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**Comparison of Navy and Private-Sector Physicians' Total Compensation, by Medical Specialty
(Supplement to Annotated Briefing on Provider Satisfaction)**

Shayne Brannman

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Center for Naval Analyses

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A



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EXECUTIVE SUMMARY

Introduction and Findings

Congress authorizes the Department of Defense to offer financial incentives to uniformed physicians to attract and retain the desired force structure. A policy board annually reviews physician manning, civilian income data, and military health system requirements to determine the Multi-year Special Pay (MSP) and Incentive Special Pay (ISP) plan rates that will be offered to uniformed physicians. The Navy Surgeon General has asked the Center for Naval Analyses (CNA) to evaluate physicians' job satisfaction and retention within the existing climate to determine if major issues exist. The scope of the study was expanded to include a comparative analysis of compensation for Navy physicians continuing a military career versus leaving for a private-sector track.

The "compensation package" offered to both military and private-sector physicians comprises many elements. It is vital that policy-makers and individual military physicians understand all the components of compensation (salary, incentive pays, pension, vacations, health care, and other benefits) to make a prudent comparison of the military and the private sector. We find that a substantial current compensation gap exists between military and private-sector physicians, particularly at the end of the 7-year career point, and the disparity in total compensation varies widely by medical specialty. Our findings show, however, that as Navy physicians accrue more military service, it becomes more lucrative for them to complete 20 years, retire, and then pursue a private career. This information memorandum documents the results of these compensation comparisons. A comparative analysis of the enclosed compensation comparisons, the factors influencing Navy physician job satisfaction, and historical retention data will be published in a separate CNA document (CAB D0002045.A1—Provider Satisfaction Study).

Background

One of the most important issues facing Navy Medicine is how to continue to cultivate a workforce that is dedicated to caring for patients, knowledgeable, committed to continuous performance and productivity improvement, and is adaptable and competent in both wartime and peacetime benefit settings. The implementation of TRICARE is placing more demands on providers. Military medical officers are increasingly asked to work in interdisciplinary teams, to collect and interpret data, and to be active participants in quality improvement efforts while being held accountable for expanding productivity, patient satisfaction, and the training of non-physician providers within the work center.

The appropriate level of compensation for individuals serving in the military is continually being monitored. This issue is particularly important for military physicians because they are costly to access and train, and they have skills that are readily interchangeable to the private sector. If compensation is perceived too low for the demands and duties required, medical officers may abandon the military for a private-sector career path. Conversely, total compensation should be no higher than the amount required to attract and retain a quality force.

Approach

We have developed a model comparing total compensation (salary, special and incentive pays, pension, and other benefits) for 24 physician specialties based on the most typical Navy career.¹ For each of these specialties, we present a series of compensation comparisons that reflect two different methodological approaches for making compensation comparisons.² The first type of comparison takes a Navy physician's compensation (total value of current cash and benefits) as of July 2000 and compares this to the compensation of his or her civilian equivalent.³ We refer to this as a cross-sectional comparison. We have calculated cross-sectional compensation comparisons for Navy physicians who are at one of three decision points in their careers—completion of 7, 12, or 17 years of service. We present these cross-sectional comparisons because these data are often a compelling factor for many individuals faced with the decision to continue in their current career path or change course. For this reason, the cross-sectional comparisons may have a significant role in physician retention.

From an economic perspective, when faced with the decision to continue with a particular career path or choose another path, one should compare the stream of future cash and benefits of each option rather than look at just a single point in time. We typically make this type of comparison by looking at the present value of each compensation stream.⁴ Therefore, present value compensation comparisons represent the second type of comparisons presented in our study. We calculated the present value of the stream of future cash and benefits that a Navy physician could expect to receive by staying on active duty, or by separating at one of the same three career points (7, 12, and 17 years of service) and practicing in the private sector.⁵ Because we consistently applied the most typical Navy career progression profile assumptions to each specialty and because residency and fellowship training lengths vary, physicians in some specialties are still obligated and not eligible to leave the service at the 7- and 12-year marks. For these cases, we do not compute the compensation comparisons.

Both the cross-sectional and present value comparisons are presented for both median and 75th percentile private-sector data. Our compensation comparisons may reflect the low end of the physician income spectrum because they do not capture salary data from civilian physicians working in private practice.⁶ Therefore, we believe that our compensation comparisons may

¹ Based on discussions with representatives from the Chief, Bureau of Medicine and Surgery, the model adopts an accession, career, and training profile typical of most Navy physicians. The profile assumes graduation from medical school at age 26; due course promotion; a 4-year Armed Forces Health Professional Scholarship Program (AFHPSP) followed by a 1-year active duty internship (GME-1); and 2 years as a general medical officer followed by commencement of full-time in-service residency training. Specialties requiring fellowship training are assumed to occur after a 2-year staff utilization tour in the primary specialty.

² The Hay Group served as subcontractor for all cash and benefits compensations. We wish to acknowledge the efforts of Michael W. Gaffney and Myriam Michaels of the Hay Group.

³ By civilian equivalent, we mean a physician of the same specialization with equivalent years of practice as a fully trained specialist working in the private sector. See appendix A for complete details.

⁴ Present value is a convenient way to compare two different income streams. The present value tells you what the value of a future stream of payments is worth if it were paid in one lump sum *today*.

⁵ Specifically, we compare the options of 1) remaining on active duty until retirement (at 20 years of service) followed by practicing in the private sector until age 65, and 2) separating at 7, 12, or 17 years of service and practicing in the private sector until age 65.

⁶ Private-sector compensation was culled from proprietary databases representing over 90 employer-based healthcare organizations and 22,000 physician incumbents. We feel that comparisons to this sample are appropriate

underestimate the potential compensation differential for those Navy physicians who choose to separate and have the option to join *select* private practices. For these individuals, the 75th percentile gives some indication of the upper end possibilities within the private sector.

Results

Figure 1 summarizes the current compensation (the sum of cash salary, special and incentive pays, and benefits) at 7 years of service. The current compensation of uniformed services ranges from 12 percent below the median private sector for family practice to 48 percent below for orthopedic surgery at the 7-year-of-service juncture.⁷

When we look at the current compensation at the 12-year-of-service point, the Navy uniformed services range from 2 percent below the median private sector for family practice to 56 percent below for neurosurgery (figure 2).

The present values of compensation data are the result of hypothetical "stay-leave" decisions. The present value calculation differs from the current compensation "snapshot" because it accounts for the remaining Navy compensation a specialist would receive until reaching 20 years of service, the projected military retirement income, and the cash and benefits from working in the private sector until age 65.

Figure 3 illustrates the comparison of the present value calculation at 12 years of uniformed service. This compares the present value of the stream of future cash and benefits that a Navy physician could expect to receive by staying on active duty until 20 years of completed service (from the year of service depicted) and then practicing in the private sector until age 65 versus separating now and working in the private sector until age 65. This calculation shows that the present value of the uniformed services career compensation option ranges from 13 percent above the median private sector for family practice and general pediatrics to 7 percent below for orthopedic surgery.

Finally, figure 4 shows the case for Navy physicians with 17 years of completed service. This compares the present value of the stream of future cash and benefits that a Navy physician could expect to receive by staying on active duty until 20 years of completed service and then practicing in the private sector until age 65 versus separating now and working in the private sector until age 65. The present value of the total Navy uniformed compensation career option exceeds the median private sector for all specialties except neurosurgery, which is 3 percent below the private sector.

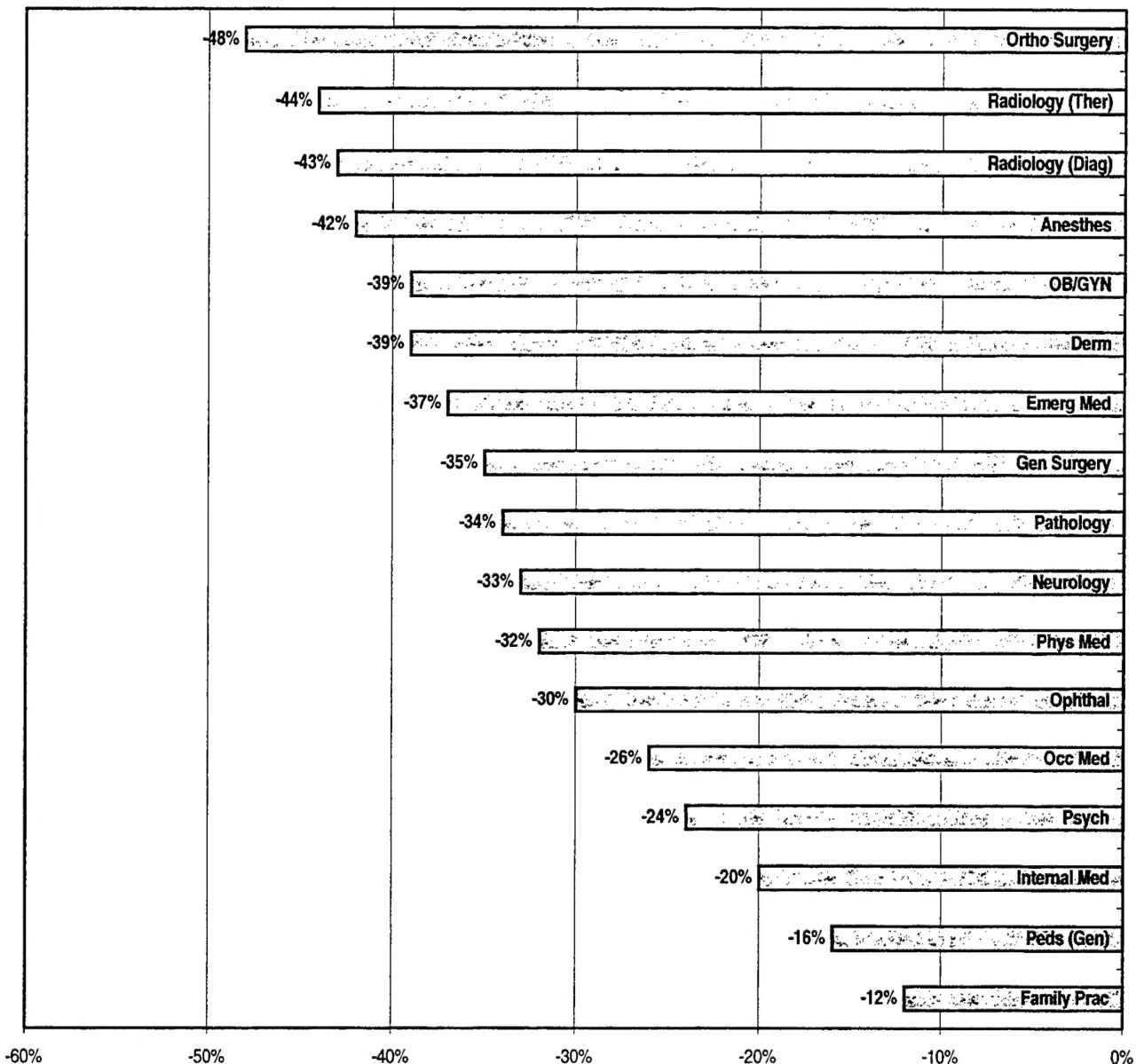
because the characteristics of the organizations reporting data most closely resemble the military environment (56 percent are hospital-based facilities, 29 percent are group practices, and 15 percent are Health Maintenance Organizations).

⁷ Because we consistently applied the most typical Navy career progression profile assumption to each specialty and because residency/fellowship program lengths vary, neurosurgery, otolaryngology, cardiology, plastic surgery, urology, gastroenterology, and hematology/oncology specialties will not have compensation data at the current 7-year and 12-year-of-service present value career decision junctures.

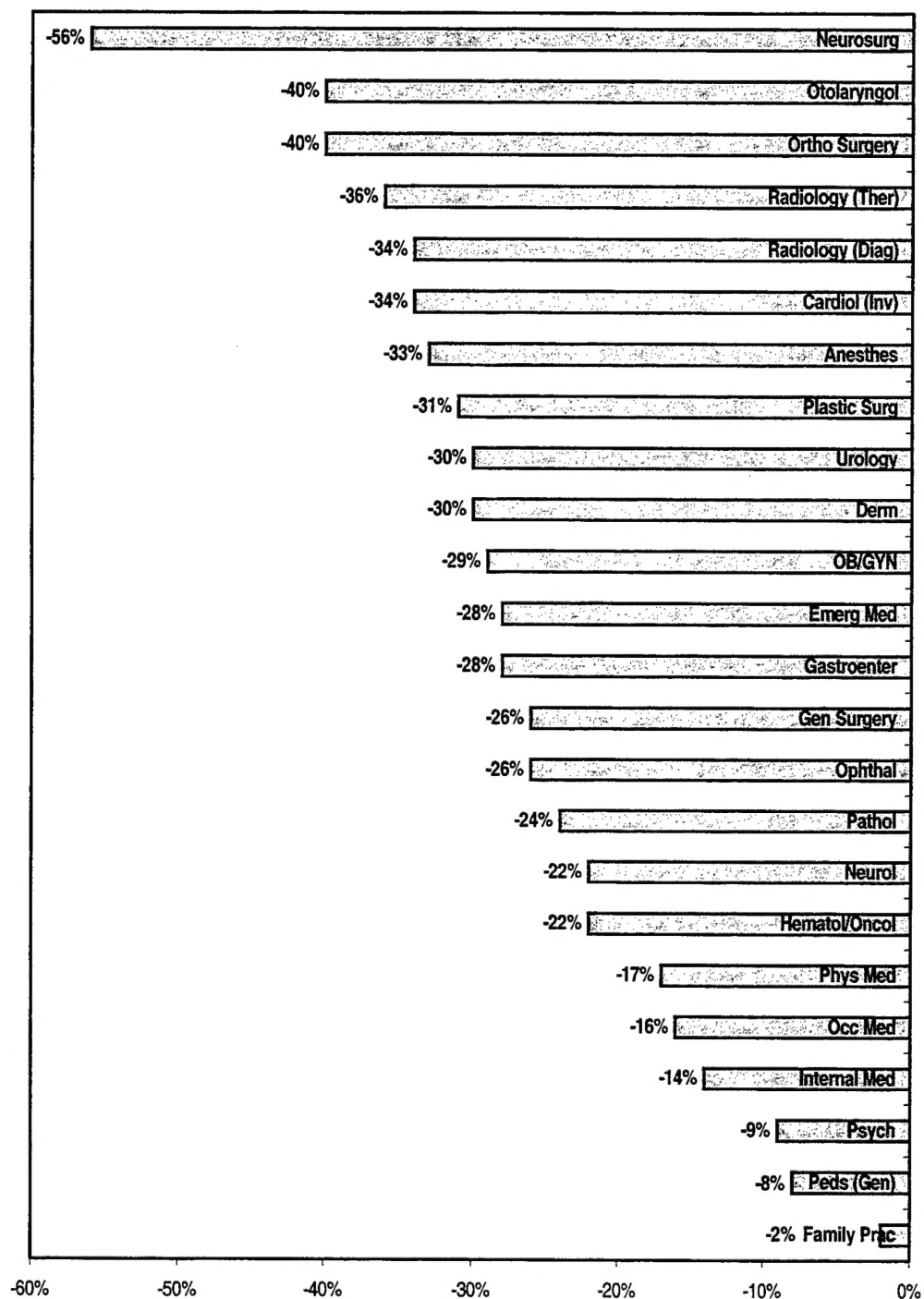
Conclusions

The data presented in this information memorandum provide policy-makers and military physicians a tool to compare the compensation packages of uniformed and private-sector physicians. It also helps illuminate the value of benefits as an integral part of total compensation in addition to salary and special pays. Maintaining the desired force structure requires close monitoring of the pay gap between military and private-sector physicians and of retention rates.

Figure 1. Total Current Compensation at 7 Years of Completed Service--
Navy Uniformed Service vs. Private-Sector Median Physician



**Figure 2. Total Current Compensation at 12 Years of Completed Service--
Navy Uniformed Service vs. Private-Sector Median Physician**



**Figure 3. Present Value of Total Compensation at 12 Years of Completed Service--
Navy Uniformed Service vs. Median Private Sector, By Specialty**

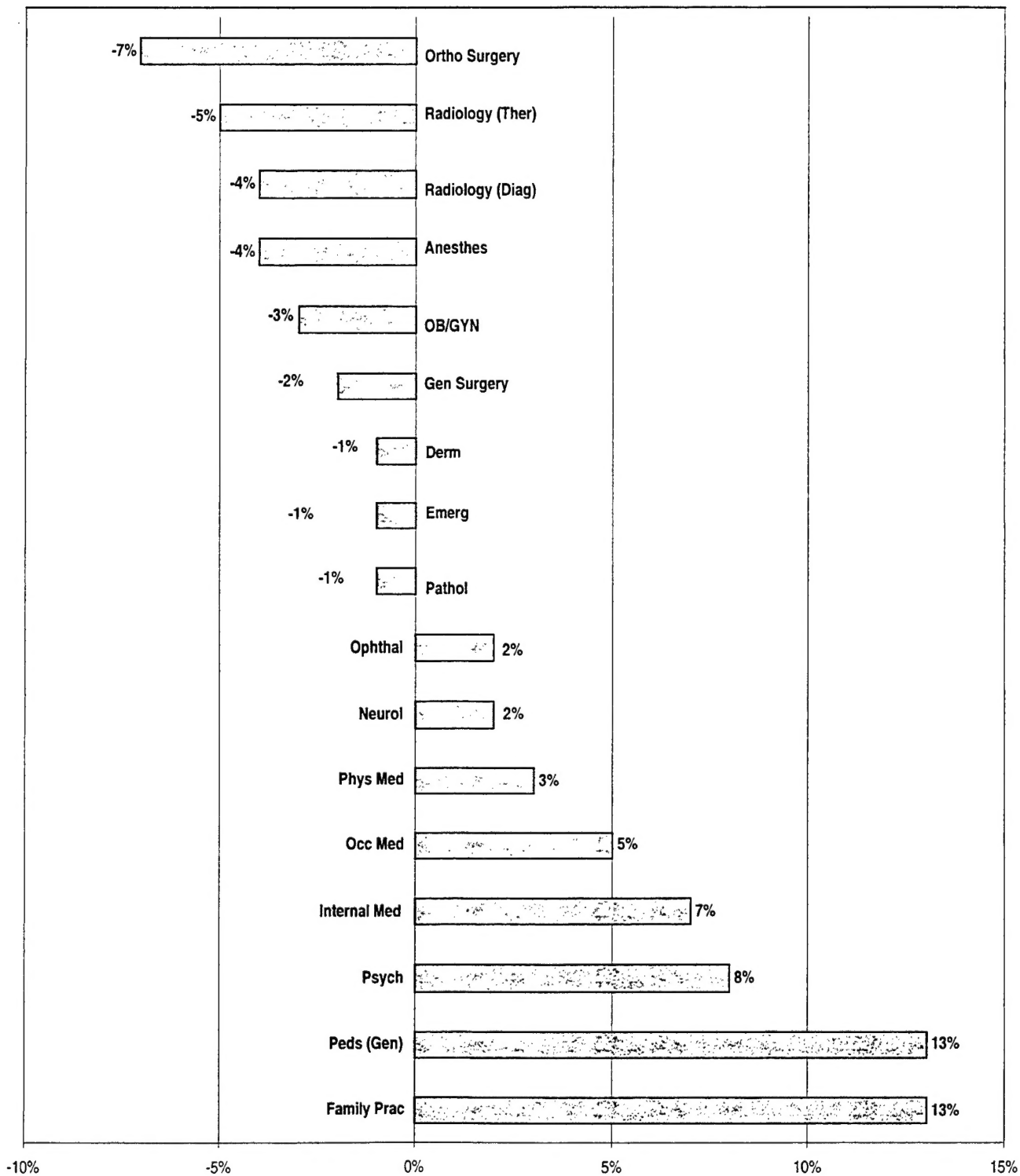
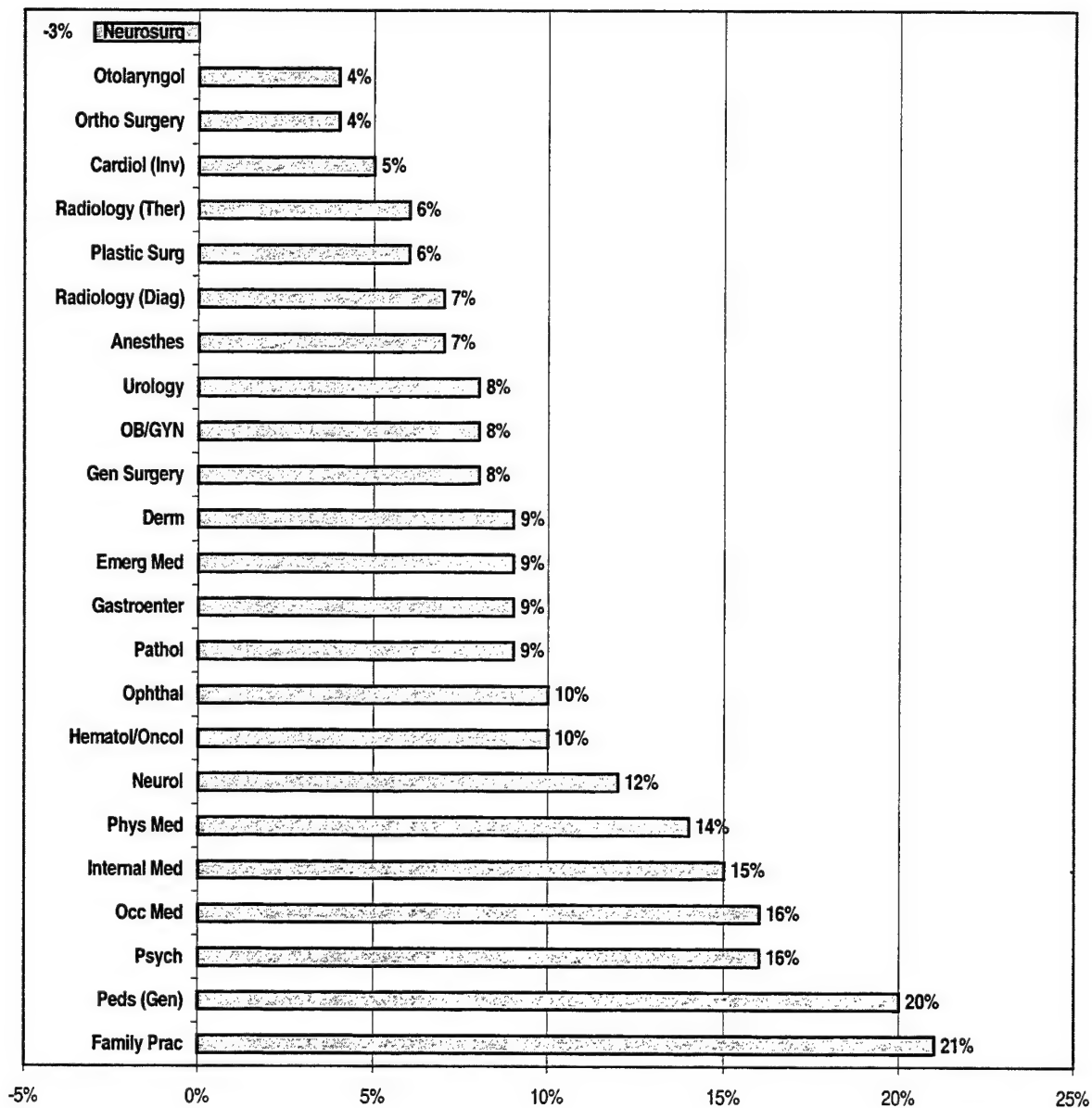


Figure 4. Present Value of Total Compensation at 17 Years of Completed Service--
Navy Uniformed Service vs. Median Private Sector, by Specialty



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Chapter 1: Introduction and Approach

Organization of Analysis

Total compensation comparisons are presented in two formats. The first type of comparison is a "snapshot" of the value of current cash compensation and benefits for Navy physicians who are presently at one of three points during their careers.

The second type compares the present value of the stream of future cash and benefits that a Navy physician could expect to receive by staying on active duty, or by separating at one of the same three decision points and practicing in the private sector.

For a particular career path, the expected present value of total compensation is a lump sum amount that would have to be deposited at interest to provide the same stream of value that the pay and benefits system would provide over the expected lifetime of the physician following that career path.

The three points during a Naval medical career that were chosen for comparison with private sector physicians were upon completion of 7, 12 or 17 years of service. Seven and 12 years of service are logical career decision points. Seventeen years of service is also included because it illustrates the rapidly growing value of the military retirement system as the physician approaches eligibility at 20 years of service.

Physicians in some specialties and subspecialties may not be able to separate at each of the three points because they are either in residency or fellowship training, or they are serving an active duty service commitment resulting from training. Table 1-1 on the following page summarizes the possible separation decisions by specialty.

Elements of Compensation

Compensation includes all cash and benefits¹. For Navy physicians, compensation includes Regular Military Compensation (RMC), medical officer special and incentive pays, health care, military retirement, the Survivor Benefit Plan, and other active duty and retired Navy benefits.

Private sector compensation includes base salary, incentive pay, health care, pension and capital accumulation plan, and other benefits. Capital accumulation

¹ The study did not consider the subsidization value for the Armed Forces Health Professional Scholarship Program, nor did it make compensation comparisons during the period of residency training.

plans include 401(k) plans and 403(b) plans. The value shown for capital accumulation plans is based on employer matching contributions only. Amounts resulting from employee contributions are not included. Executive benefits, such as supplemental non-qualified retirement plans, are not included. The value of Navy-sponsored training, either before or after accession is not included.

Calculations reflect Navy and private sector cash and benefits available on 1 July 2000.

Appendix A provides complete details on the Navy and private sector compensation elements.

Table 1-1: Possible Separation Points for Navy Physicians

Specialty	7 YOS	12 YOS	17 YOS
Anesthesiology	No	Yes	Yes
Cardiology (Invasive)	N/A	No	Yes
Dermatology	No	Yes	Yes
Emergency Medicine	No	Yes	Yes
Family Practice	Yes	Yes	Yes
Gastroenterology	N/A	No	Yes
General Surgery	No	Yes	Yes
Hematology/Oncology	N/A	No	Yes
Internal Medicine	Yes	Yes	Yes
Neurology	No	Yes	Yes
Neurosurgery	No	No	Yes
Obstetrics/Gynecology	No	Yes	Yes
Industrial & Occupational Medicine	Yes	Yes	Yes
Ophthalmology	No	Yes	Yes
Orthopedic Surgery	No	Yes	Yes
Otolaryngology	No	No	Yes
Pathology	No	Yes	Yes
Pediatric Primary Care	Yes	Yes	Yes
Physical Medicine & Rehabilitation	No	Yes	Yes
Plastic & Reconstructive Surgery	N/A	No	Yes
Psychiatry	No	Yes	Yes
Radiology (Diagnostic)	No	Yes	Yes
Radiology (Therapeutic)	No	Yes	Yes
Urology	No	No	Yes

Assumptions

The study makes a number of important career progression, economic and other assumptions in order to make consistent Navy-private sector compensation comparisons. Appendix A describes each assumption.

The analysis shows compensation comparisons of Navy physicians with private sector physician specialists who have the same number of years of practice in the specialty or subspecialty.

The study adopts an accession and training profile typical of most Navy physicians. The profile assumes a four-year Health Profession Scholarship Program (HPSP) followed by a one-year active duty internship (GME-1), and two years as a General Medical Officer (GMO). Residency training follows the GMO tour. Those Navy physicians receiving fellowship training do so after a two-year tour in their residency specialty. Residency and fellowship training are assumed to occur on active duty.

Private sector physicians are assumed to begin a year of internship following medical school at age 26, followed immediately by residency training and then fellowship training for invasive cardiology, gastroenterology, hematology/oncology, and plastic & reconstructive surgery. The study also assumes that private sector physicians enter practice in their specialty/subspecialty following residency/fellowship training.

As an example for internal medicine, at age 33 a Navy physician would have completed seven years of service, composed of one year of GME-1, two years as a GMO, two years in internal medicine residency, and two years of practice as an IM specialist. This physician's total compensation would be compared with a private sector IM specialist with two years of practice in the specialty.

A Navy orthopedic surgeon at age 38 with 12 completed years of service would have spent that time serving one year in GME-1, two years as a GMO, four years in orthopedic residency, and five years practicing in the specialty. The appropriate compensation comparator would be a private sector orthopedic surgeon with five years of practice in the specialty.

A Navy cardiologist at age 43 with 17 completed years of service would have spent that time serving one year in GME-1, two years as a GMO, two years in internal medicine residency, two years in an internal medicine staff utilization tour, three years in cardiology fellowship training, and seven years of practice as a cardiologist. The appropriate compensation comparator would be a private sector cardiologist with seven years of practice in the specialty.

The study adopts the same economic and actuarial assumptions used by the DoD actuary in the annual valuation of the military retirement system. These include assumptions about future wage growth, inflation, interest rates and mortality.

Data Sources

The study uses the Basic Pay and Regular Military Compensation tables that are effective 1 July 2000. Specialty and incentive pays are those effective 1 October 1999. The study assumes no future increases in specialty or incentive pays, primarily because most increases require congressional legislation that cannot be predicted with certainty.

Private sector cash compensation by specialty was extracted from the 1999 Physician's Total Compensation Survey conducted by the Hay Group. The survey represents responses from more than 22,300 physicians employed nationwide in 91 group practices, Health Maintenance Organizations, and hospital-based facilities. The data are trended by 4.5 percent to 2000.

The study used private sector benefits data from the organizations participating in the Physician's Compensation Survey. Benefit values for both Navy and private sector physicians were determined using the methodology described in Appendix C.

Individual private sector compensation data are not separately identified by whether the physician is board certified or a graduate of a U.S. medical school. These factors can affect total compensation levels. In some cases, survey respondents indicated the employer applied a salary differential for board certification, but specific amounts are not available. Most Navy physicians are board certified and the majority are graduates of U.S. schools. Consequently, total private sector compensation data are shown for the median (50th percentile²) and the 75th percentile³. We believe this presents a reasonable range within which it is possible to make valid comparisons. For one specialty, neurosurgery, we had an insufficient sample size to develop a reliable estimate of the 75th percentile.

Snapshot of Current Compensation

As an example, Table 1-2 summarizes current compensation information for the internal medicine specialty, illustrating the value of annual cash and benefits for a 33-year-old Navy physician with seven completed years of service.

² The median value divides the data set in half. Half of the physicians have total annual compensation above the median and half have total compensation below the median.

³ Twenty-five percent of physicians have total compensation above the 75th percentile level and 75 percent have total compensation below this amount.

**Table 1-2: Current Annual Compensation
Internal Medicine – 7 Completed Years of Service**

Element of Compensation	Navy	Private Sector (50 th Percentile)	Private Sector (75 th Percentile)
RMC/Base Salary	\$63,300	\$140,300	\$152,500
Incentive Pays	50,000		
Total Cash	113,300	140,300	152,500
Benefits	36,000	47,100	49,300
Total Compensation	149,300	187,400	201,800

Present Value of Compensation

The present value of compensation data are the result of hypothetical “stay-leave” decisions. They represent the present values of compensation resulting from a decision to either:

- Remain on active duty and retire after 20 years of Navy service and then practice in the private sector until age 65, or
- Separate now and practice in the private sector until age 65.

Tables 1-3 and 1-4 summarize the information for a 38-year-old Navy orthopedic surgeon who has completed 12 years of service.

**Table 1-3: Present Value of Decision to Stay or Separate
Orthopedic Surgery – 12 Completed Years of Service;
Private Sector Median Salary**

Element of Compensation	Navy +	Second Career =	Total Navy	Priv Sector (Median)
RMC/Base Salary	\$628,100	\$3,395,700	\$4,023,800	\$5,206,100
Incentive Pays	498,500		498,500	
Total Cash	1,126,600	3,395,700	4,522,300	5,206,100
Retirement+Surv Ben	550,800	651,800	1,202,600	931,600
Other Benefits	179,200	702,900	882,100	994,900
Total Benefits	730,000	1,354,700	2,084,700	1,926,500
Total Compensation	1,856,600	4,750,400	6,607,000	7,132,600

**Table 1-4: Present Value of Decision to Stay or Separate
Orthopedic Surgery – 12 Completed Years of Service;
Private Sector 75th Percentile Salary**

Element of Compensation	Navy +	Second Career =	Total Navy	Priv Sector (75 th Percentile)
RMC/Base Salary	\$628,100	\$3,785,700	\$4,413,800	\$5,942,900
Incentive Pays	498,500		498,500	
Total Cash	1,126,600	3,785,700	4,912,300	5,942,900
Retirement+Surv Ben	550,800	657,700	1,208,500	940,100
Other Benefits	179,200	747,200	926,400	1,091,400
Total Benefits	730,000	1,404,900	2,134,900	2,031,500
Total Compensation	1,856,600	5,190,600	7,047,200	7,974,400

Chapter 2: Results

Results by Medical Specialty and Subspecialty

This chapter provides the compensation comparisons of Navy and private sector physicians for the following medical specialties and subspecialties.

- Anesthesiology
- Cardiology (Invasive)
- Dermatology
- Emergency Medicine
- Family Practice
- Gastroenterology
- General Surgery
- Hematology/Oncology
- Internal Medicine
- Neurology
- Neurosurgery
- Obstetrics/Gynecology
- Industrial/Occupational Medicine
- Ophthalmology
- Orthopedic Surgery
- Otolaryngology
- Pathology
- Pediatric Primary Care
- Physical Medicine & Rehabilitation
- Plastic & Reconstructive Surgery
- Psychiatry
- Radiology (Diagnostic)
- Radiology (Therapeutic)
- Urology

Two types of comparisons are presented for Navy and private sector physicians who have completed 7, 12, and 17 years of service:

- Current annual cash compensation and benefits “snapshot”
- Present value of future cash and benefits where the numbers compare the financial consequences of remaining on active duty until 20 years of service, then retiring and practicing in the private sector until age 65; or separating now and practicing in the private sector until age 65.

All comparisons are made at the median and 75th percentiles of private sector physician compensation.

Anesthesiology

Current Annual Compensation

Years of Completed Navy Service	Compensation Element	Navy	Private Sector (50th Percentile)	Private Sector (75th Percentile)
7	RMC/Base Salary	\$63,300	\$205,700	\$225,500
	Incentive Pays	\$58,000		
	Total Cash	\$121,300	\$205,700	\$225,500
	Total Benefits	\$36,000	\$63,600	\$71,900
	Total Compensation	\$157,300	\$269,300	\$297,400

Years of Completed Navy Service	Compensation Element	Navy	Private Sector (50th Percentile)	Private Sector (75th Percentile)
12	RMC/Base Salary	\$77,600	\$212,900	\$235,500
	Incentive Pays	\$66,000		
	Total Cash	\$143,600	\$212,900	\$235,500
	Total Benefits	\$42,900	\$66,900	\$74,600
	Total Compensation	\$186,500	\$279,800	\$310,100

Years of Completed Navy Service	Compensation Element	Navy	Private Sector (50th Percentile)	Private Sector (75th Percentile)
17	RMC/Base Salary	\$86,100	\$220,200	\$245,400
	Incentive Pays	\$65,000		
	Total Cash	\$151,100	\$220,200	\$245,400
	Total Benefits	\$47,400	\$70,100	\$77,300
	Total Compensation	\$198,500	\$290,300	\$322,700

Navy compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Anesthesiology
Present Value of Future Compensation and Benefits
Median Private Sector Salaries

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (50th Percentile)
7 Separation after 7 yrs of service not an option due to service commitments for residency training.	RMC/Base Salary				
	Incentive Pays				
	Total Cash				
	Retirement + SBP				
	Other Benefits				
	Total Benefits				
	Total Compensation			N/A	N/A

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (50th Percentile)
12	RMC/Base Salary	\$628,100	\$2,872,700	\$3,500,800	\$4,486,800
	Incentive Pays	\$452,500		\$452,500	
	Total Cash	\$1,080,600	\$2,872,700	\$3,953,300	\$4,486,800
	Retirement + SBP	\$550,800	\$528,900	\$1,079,700	\$756,400
	Other Benefits	\$179,200	\$600,000	\$779,200	\$840,200
	Total Benefits	\$730,000	\$1,128,900	\$1,858,900	\$1,596,600
	Total Compensation	\$1,810,600	\$4,001,600	\$5,812,200	\$6,083,400

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (50th Percentile)
17	RMC/Base Salary	\$273,900	\$3,254,300	\$3,528,200	\$3,907,600
	Incentive Pays	\$180,900		\$180,900	
	Total Cash	\$454,800	\$3,254,300	\$3,709,100	\$3,907,600
	Retirement + SBP	\$674,000	\$598,900	\$1,272,900	\$695,000
	Other Benefits	\$76,100	\$635,900	\$712,000	\$737,500
	Total Benefits	\$750,100	\$1,234,800	\$1,984,900	\$1,432,500
	Total Compensation	\$1,204,900	\$4,489,100	\$5,694,000	\$5,340,100

Navy compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Anesthesiology
Present Value of Future Compensation and Benefits
P75 Private Sector Salaries

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (75th Percentile)
7 Separation after 7 yrs of service not an option due to service commitments for residency training.	RMC/Base Salary Incentive Pays				
	Total Cash				
	Retirement + SBP Other Benefits				
	Total Benefits				
	Total Compensation			N/A	N/A

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (75th Percentile)
12	RMC/Base Salary Incentive Pays	\$628,100 \$452,500	\$3,209,700	\$3,837,800 \$452,500	\$4,961,600
	Total Cash	\$1,080,600	\$3,209,700	\$4,290,300	\$4,961,600
	Retirement + SBP Other Benefits	\$550,800 \$179,200	\$560,600 \$650,100	\$1,111,400 \$829,300	\$801,400 \$931,200
	Total Benefits	\$730,000	\$1,210,700	\$1,940,700	\$1,732,600
	Total Compensation	\$1,810,600	\$4,420,400	\$6,231,000	\$6,694,200

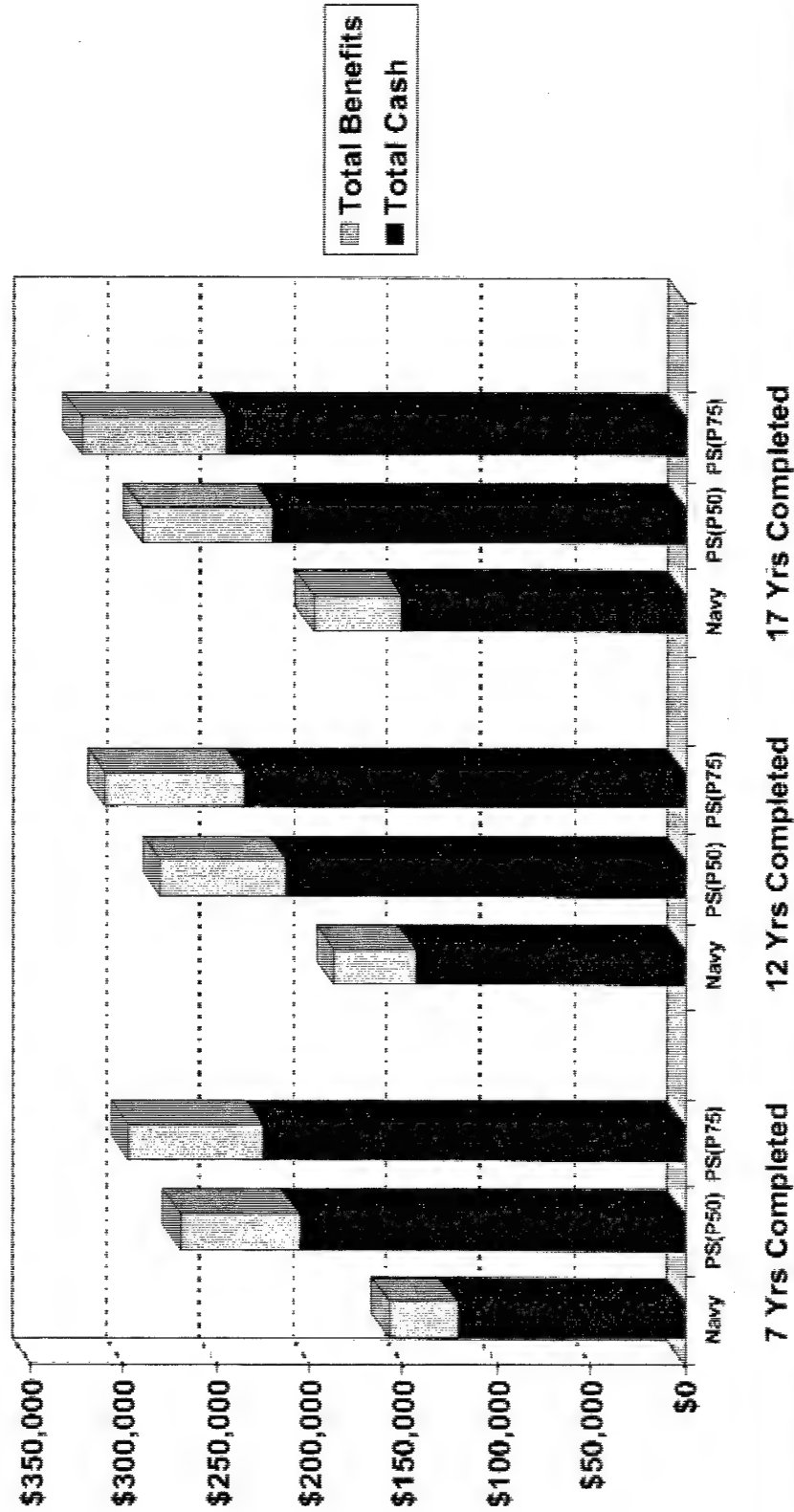
Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (75th Percentile)
17	RMC/Base Salary Incentive Pays	\$273,900 \$180,900	\$3,640,400	\$3,914,300 \$180,900	\$4,354,800
	Total Cash	\$454,800	\$3,640,400	\$4,095,200	\$4,354,800
	Retirement + SBP Other Benefits	\$674,000 \$76,100	\$634,300 \$691,400	\$1,308,300 \$767,500	\$736,000 \$808,200
	Total Benefits	\$750,100	\$1,325,700	\$2,075,800	\$1,544,200
	Total Compensation	\$1,204,900	\$4,966,100	\$6,171,000	\$5,899,000

Navy compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Anesthesiology

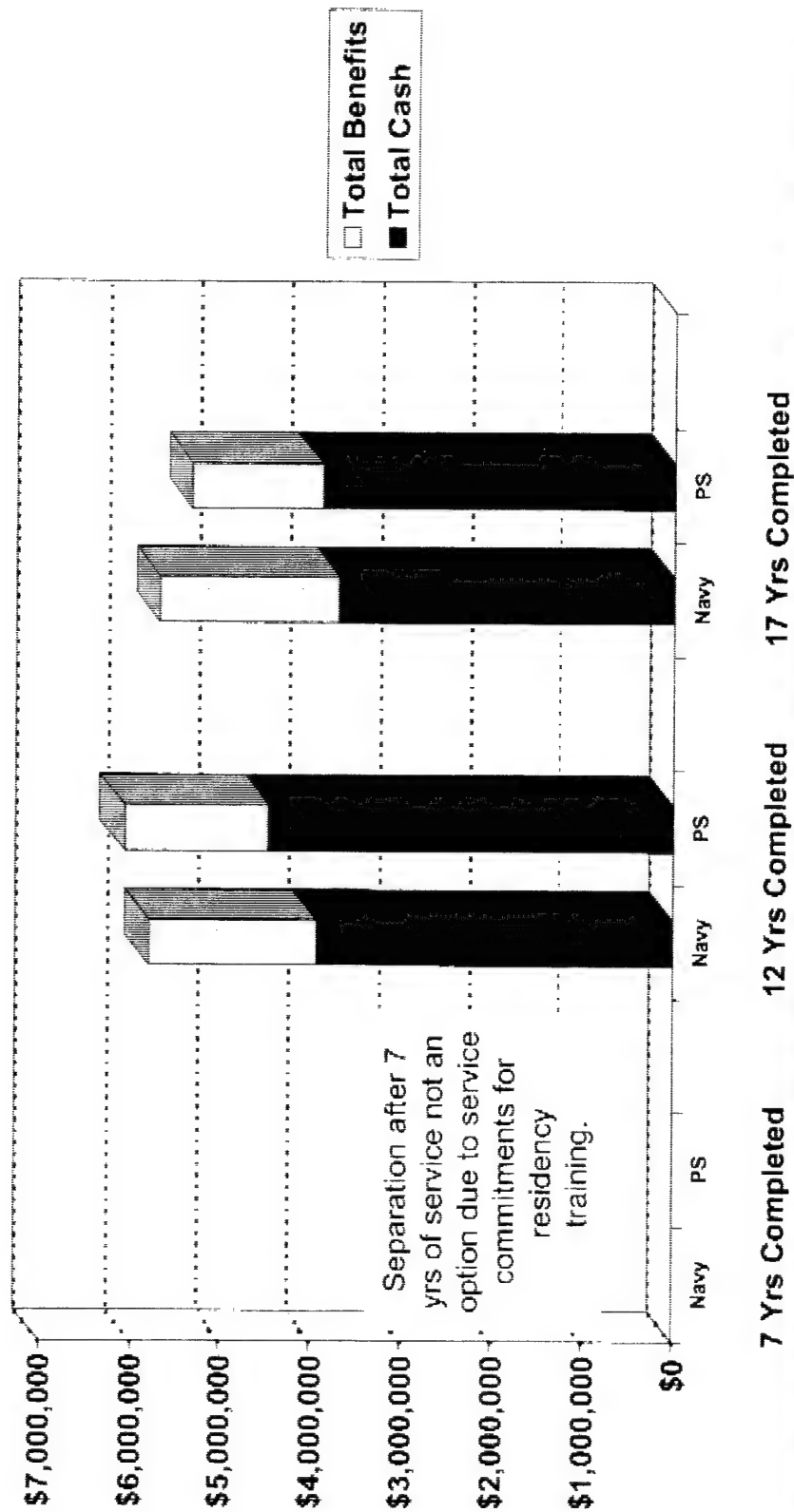
Current Annual Compensation



Anesthesiology

Present Value of Future Compensation & Benefits

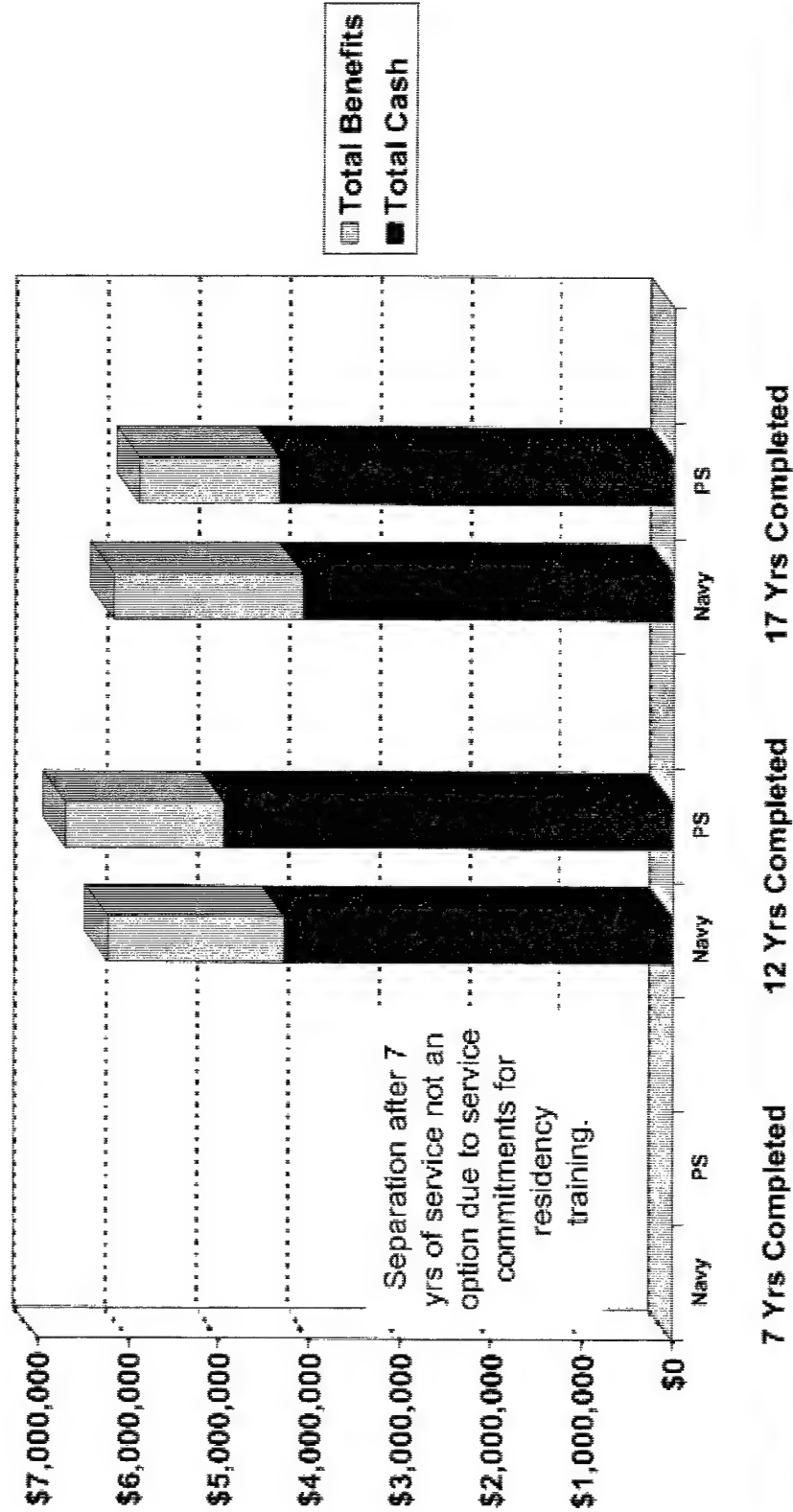
(Median Private Sector Salaries)



Anesthesiology

Present Value of Future Compensation & Benefits

(P75 Private Sector Salaries)



Cardiology (Invasive)**Current Annual Compensation**

Years of Completed Navy Service	Compensation Element	Navy	Private Sector (50th Percentile)	Private Sector (75th Percentile)
7	RMC/Base Salary	\$63,300	\$140,300	\$152,500
	Incentive Pays	\$50,000		
	Total Cash	\$113,300	\$140,300	\$152,500
	Total Benefits	\$36,000	\$47,100	\$49,300
	Total Compensation	\$149,300	\$187,400	\$201,800

Years of Completed Navy Service	Compensation Element	Navy	Private Sector (50th Percentile)	Private Sector (75th Percentile)
12	RMC/Base Salary	\$77,600	\$225,400	\$266,700
	Incentive Pays	\$73,000		
	Total Cash	\$150,600	\$225,400	\$266,700
	Total Benefits	\$42,900	\$67,900	\$93,000
	Total Compensation	\$193,500	\$293,300	\$359,700

Years of Completed Navy Service	Compensation Element	Navy	Private Sector (50th Percentile)	Private Sector (75th Percentile)
17	RMC/Base Salary	\$86,100	\$229,100	\$267,900
	Incentive Pays	\$65,000		
	Total Cash	\$151,100	\$229,100	\$267,900
	Total Benefits	\$47,400	\$71,000	\$90,000
	Total Compensation	\$198,500	\$300,100	\$357,900

Navy compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000. At 7 years of completed service, private sector compensation is for internal medicine. At 12 and 17 years of completed service, private sector compensation is for cardiology.

Cardiology (Invasive)
Present Value of Future Compensation and Benefits
Median Private Sector Salaries

Years of Completed Navy Service	Compensation Element	Navy Service	+Second Career	= Total Navy Service	Private Sector (50th Percentile)
7	RMC/Base Salary	\$1,330,200	\$2,336,600	\$3,666,800	\$5,054,000
	Incentive Pays	\$671,500		\$671,500	
	Total Cash	\$2,001,700	\$2,336,600	\$4,338,300	\$5,054,000
	Retirement + SBP	\$488,300	\$470,300	\$958,600	\$797,500
	Other Benefits	\$244,000	\$588,300	\$832,300	\$916,300
	Total Benefits	\$732,300	\$1,058,600	\$1,790,900	\$1,713,800
	Total Compensation	\$2,734,000	\$3,395,200	\$6,129,200	\$6,767,800

Years of Completed Navy Service	Compensation Element	Navy Service	+Second Career	= Total Navy Service	Private Sector (50th Percentile)
12 Separation after 12 yrs of service not an option due to service commitments for sub-specialty training.	RMC/Base Salary				
	Incentive Pays				
	Total Cash				
	Retirement + SBP				
	Other Benefits				
	Total Benefits				
	Total Compensation			N/A	N/A

Years of Completed Navy Service	Compensation Element	Navy Service	+Second Career	= Total Navy Service	Private Sector (50th Percentile)
17	RMC/Base Salary	\$273,900	\$3,356,500	\$3,630,400	\$4,066,400
	Incentive Pays	\$187,400		\$187,400	
	Total Cash	\$461,300	\$3,356,500	\$3,817,800	\$4,066,400
	Retirement + SBP	\$674,000	\$601,800	\$1,275,800	\$698,400
	Other Benefits	\$76,100	\$642,500	\$718,600	\$746,300
	Total Benefits	\$750,100	\$1,244,300	\$1,994,400	\$1,444,700
	Total Compensation	\$1,211,400	\$4,600,800	\$5,812,200	\$5,511,100

Navy compensation is RMC, special and incentive pays, and benefits as of 1 July 2000.

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000. At 7 years of completed service, private sector compensation assumes completion of cardiology specialty training following same schedule as in Navy practice. At 17 years of completed service, private sector assumes cardiology specialty.

Cardiology (Invasive)
Present Value of Future Compensation and Benefits
P75 Private Sector Salaries

Years of Completed Navy Service	Compensation Element	Navy Service	+Second Career	= Total Navy Service	Private Sector (75th Percentile)
7	RMC/Base Salary	\$1,330,200	\$2,718,200	\$4,048,400	\$5,965,800
	Incentive Pays	\$671,500		\$671,500	
	Total Cash	\$2,001,700	\$2,718,200	\$4,719,900	\$5,965,800
	Retirement + SBP	\$488,300	\$446,500	\$934,800	\$756,000
	Other Benefits	\$244,000	\$688,200	\$932,200	\$1,237,600
	Total Benefits	\$732,300	\$1,134,700	\$1,867,000	\$1,993,600
	Total Compensation	\$2,734,000	\$3,852,900	\$6,586,900	\$7,959,400

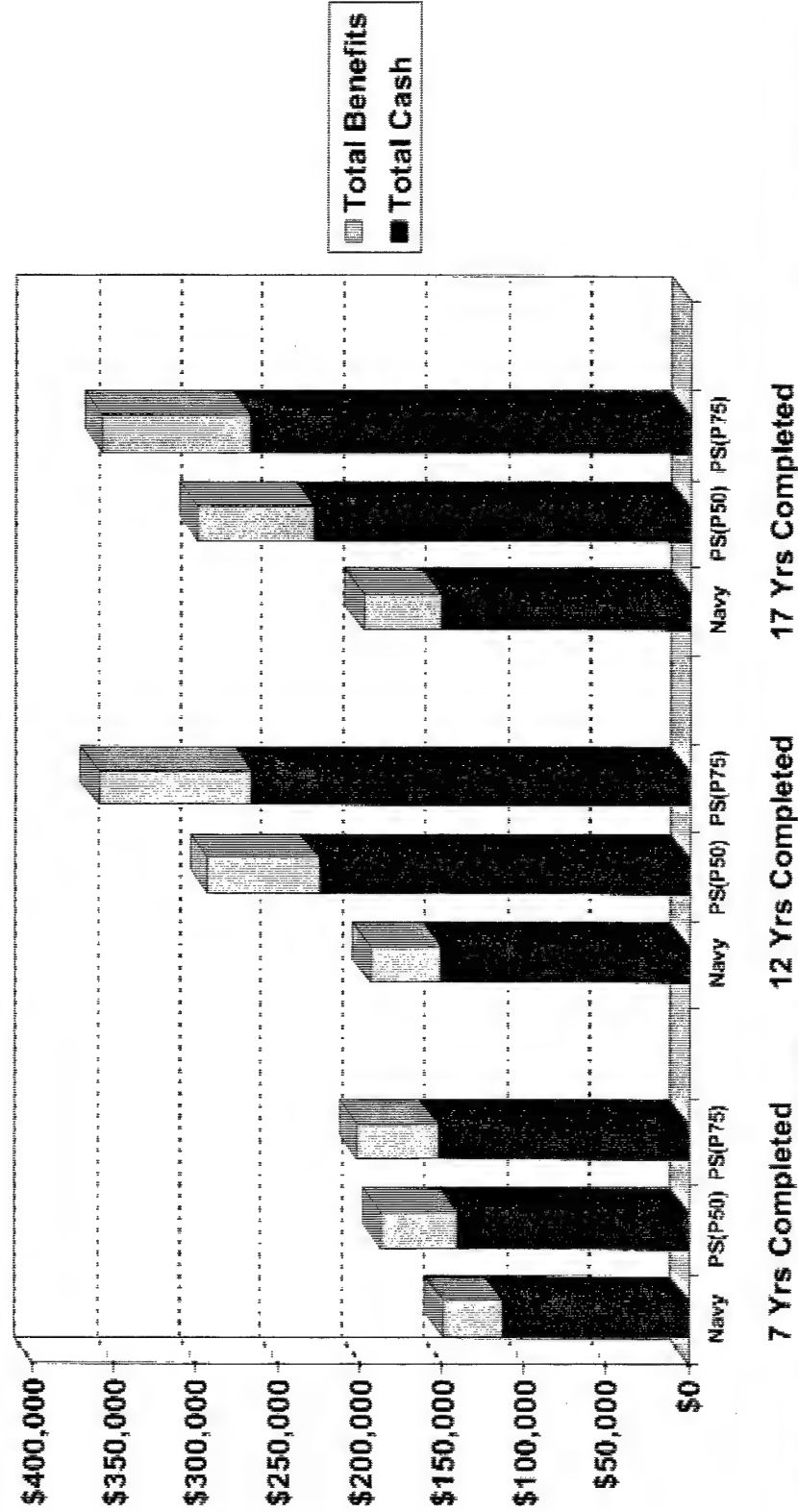
Years of Completed Navy Service	Compensation Element	Navy Service	+Second Career	= Total Navy Service	Private Sector (75th Percentile)
12 Separation after 12 yrs of service not an option due to service commitments for sub-specialty training.	RMC/Base Salary				
	Incentive Pays				
	Total Cash				
	Retirement + SBP				
	Other Benefits				
	Total Benefits				
	Total Compensation			N/A	N/A

Years of Completed Navy Service	Compensation Element	Navy Service	+Second Career	= Total Navy Service	Private Sector (75th Percentile)
17	RMC/Base Salary	\$273,900	\$3,900,900	\$4,174,800	\$4,755,900
	Incentive Pays	\$187,400		\$187,400	
	Total Cash	\$461,300	\$3,900,900	\$4,362,200	\$4,755,900
	Retirement + SBP	\$674,000	\$568,800	\$1,242,800	\$660,400
	Other Benefits	\$76,100	\$766,800	\$842,900	\$933,200
	Total Benefits	\$750,100	\$1,335,600	\$2,085,700	\$1,593,600
	Total Compensation	\$1,211,400	\$5,236,500	\$6,447,900	\$6,349,500

Navy compensation is RMC, special and incentive pays, and benefits as of 1 July 2000.

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000. At 7 years of completed service, private sector compensation assumes completion of cardiology specialty training following same schedule as in Navy practice. At 17 years of completed service, private sector assumes cardiology specialty.

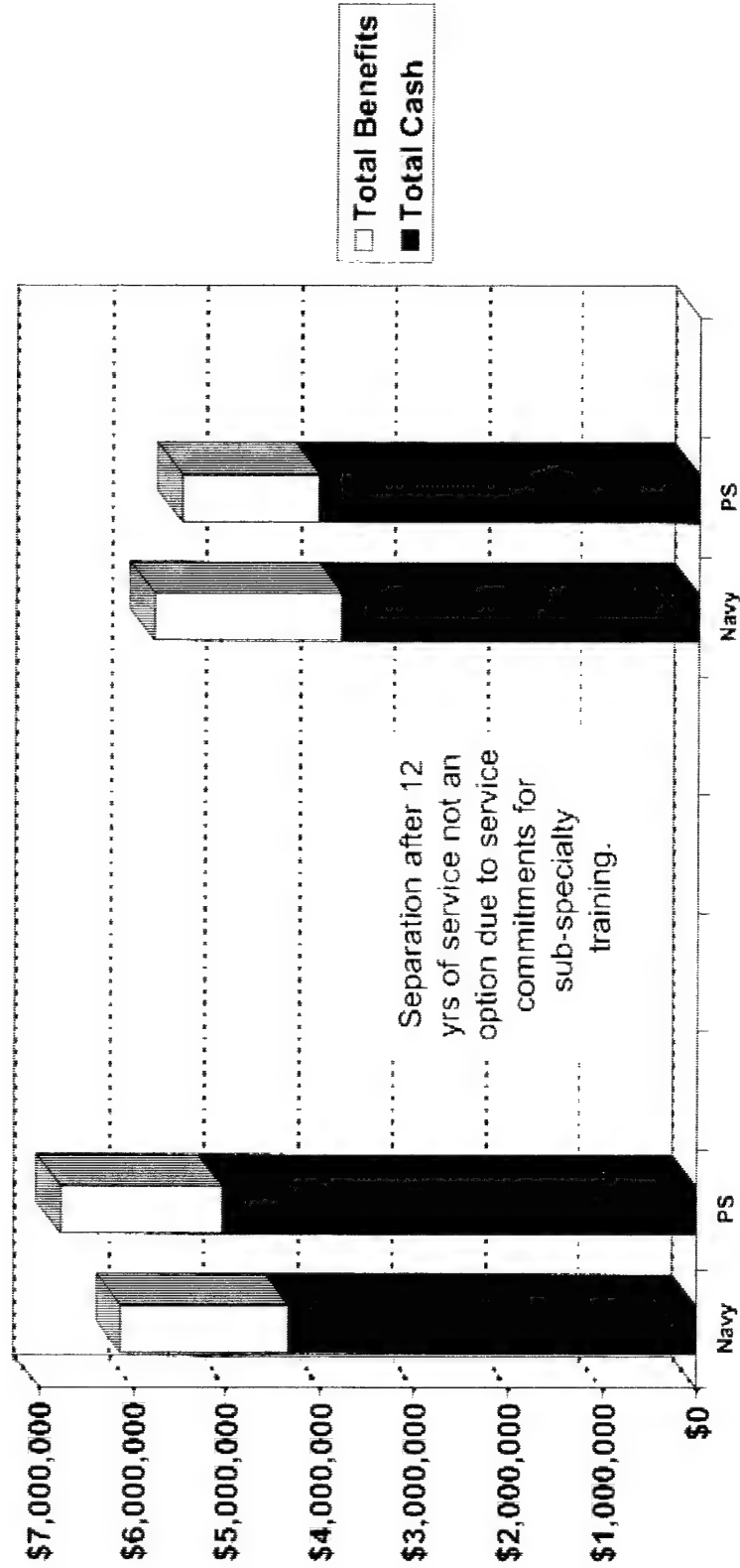
Cardiology (Invasive) Current Annual Compensation



Cardiology (Invasive)

Present Value of Future Compensation & Benefits

(Median Private Sector Salaries)

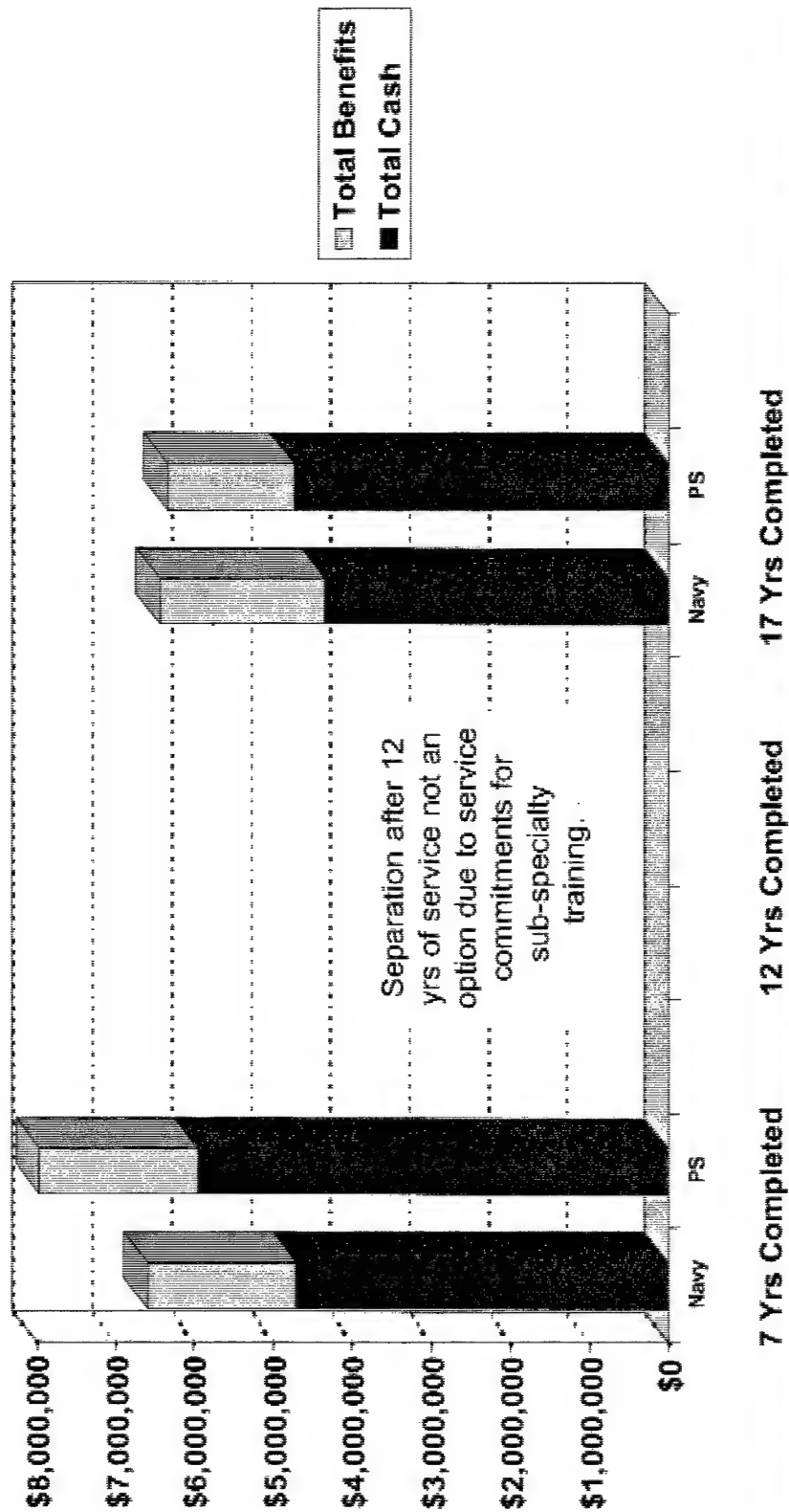


7 Yrs Completed 12 Yrs Completed 17 Yrs Completed

Cardiology (Invasive)

Present Value of Future Compensation & Benefits

(P75 Private Sector Salaries)



Dermatology
Current Annual Compensation

Years of Completed Navy Service	Compensation Element	Navy	Private Sector (50th Percentile)	Private Sector (75th Percentile)
7	RMC/Base Salary	\$63,300	\$174,000	\$188,000
	Incentive Pays	\$43,000		
	Total Cash	\$106,300	\$174,000	\$188,000
	Total Benefits	\$36,000	\$59,600	\$64,400
	Total Compensation	\$142,300	\$233,600	\$252,400

Years of Completed Navy Service	Compensation Element	Navy	Private Sector (50th Percentile)	Private Sector (75th Percentile)
12	RMC/Base Salary	\$77,600	\$182,700	\$199,800
	Incentive Pays	\$51,000		
	Total Cash	\$128,600	\$182,700	\$199,800
	Total Benefits	\$42,900	\$62,400	\$67,200
	Total Compensation	\$171,500	\$245,100	\$267,000

Years of Completed Navy Service	Compensation Element	Navy	Private Sector (50th Percentile)	Private Sector (75th Percentile)
17	RMC/Base Salary	\$86,100	\$191,400	\$211,700
	Incentive Pays	\$50,000		
	Total Cash	\$136,100	\$191,400	\$211,700
	Total Benefits	\$47,400	\$65,300	\$69,900
	Total Compensation	\$183,500	\$256,700	\$281,600

Navy compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Dermatology
Present Value of Future Compensation and Benefits
Median Private Sector Salaries

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (50th Percentile)
7 Separation after 7 yrs of service not an option due to service commitments for residency training.	RMC/Base Salary				
	Incentive Pays				
	Total Cash				
	Retirement + SBP				
	Other Benefits				
	Total Benefits				
	Total Compensation			N/A	N/A

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (50th Percentile)
12	RMC/Base Salary	\$628,100	\$2,506,200	\$3,134,300	\$3,848,900
	Incentive Pays	\$347,700		\$347,700	
	Total Cash	\$975,800	\$2,506,200	\$3,482,000	\$3,848,900
	Retirement + SBP	\$550,800	\$483,100	\$1,033,900	\$691,000
	Other Benefits	\$179,200	\$564,200	\$743,400	\$788,500
	Total Benefits	\$730,000	\$1,047,300	\$1,777,300	\$1,479,500
	Total Compensation	\$1,705,800	\$3,553,500	\$5,259,300	\$5,328,400

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (50th Percentile)
17	RMC/Base Salary	\$273,900	\$2,844,900	\$3,118,800	\$3,395,300
	Incentive Pays	\$137,700		\$137,700	
	Total Cash	\$411,600	\$2,844,900	\$3,256,500	\$3,395,300
	Retirement + SBP	\$674,000	\$546,900	\$1,220,900	\$634,700
	Other Benefits	\$76,100	\$595,000	\$671,100	\$689,700
	Total Benefits	\$750,100	\$1,141,900	\$1,892,000	\$1,324,400
	Total Compensation	\$1,161,700	\$3,986,800	\$5,148,500	\$4,719,700

Navy compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Dermatology
Present Value of Future Compensation and Benefits
P75 Private Sector Salaries

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (75th Percentile)
7 Separation after 7 yrs of service not an option due to service commitments for residency training.	RMC/Base Salary Incentive Pays				
	Total Cash				
	Retirement + SBP Other Benefits				
	Total Benefits				
	Total Compensation			N/A	N/A

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (75th Percentile)
12	RMC/Base Salary Incentive Pays	\$628,100 \$347,700	\$2,780,700	\$3,408,800 \$347,700	\$4,210,800
	Total Cash	\$975,800	\$2,780,700	\$3,756,500	\$4,210,800
	Retirement + SBP Other Benefits	\$550,800 \$179,200	\$509,900 \$597,300	\$1,060,700 \$776,500	\$729,100 \$844,000
	Total Benefits	\$730,000	\$1,107,200	\$1,837,200	\$1,573,100
	Total Compensation	\$1,705,800	\$3,887,900	\$5,593,700	\$5,783,900

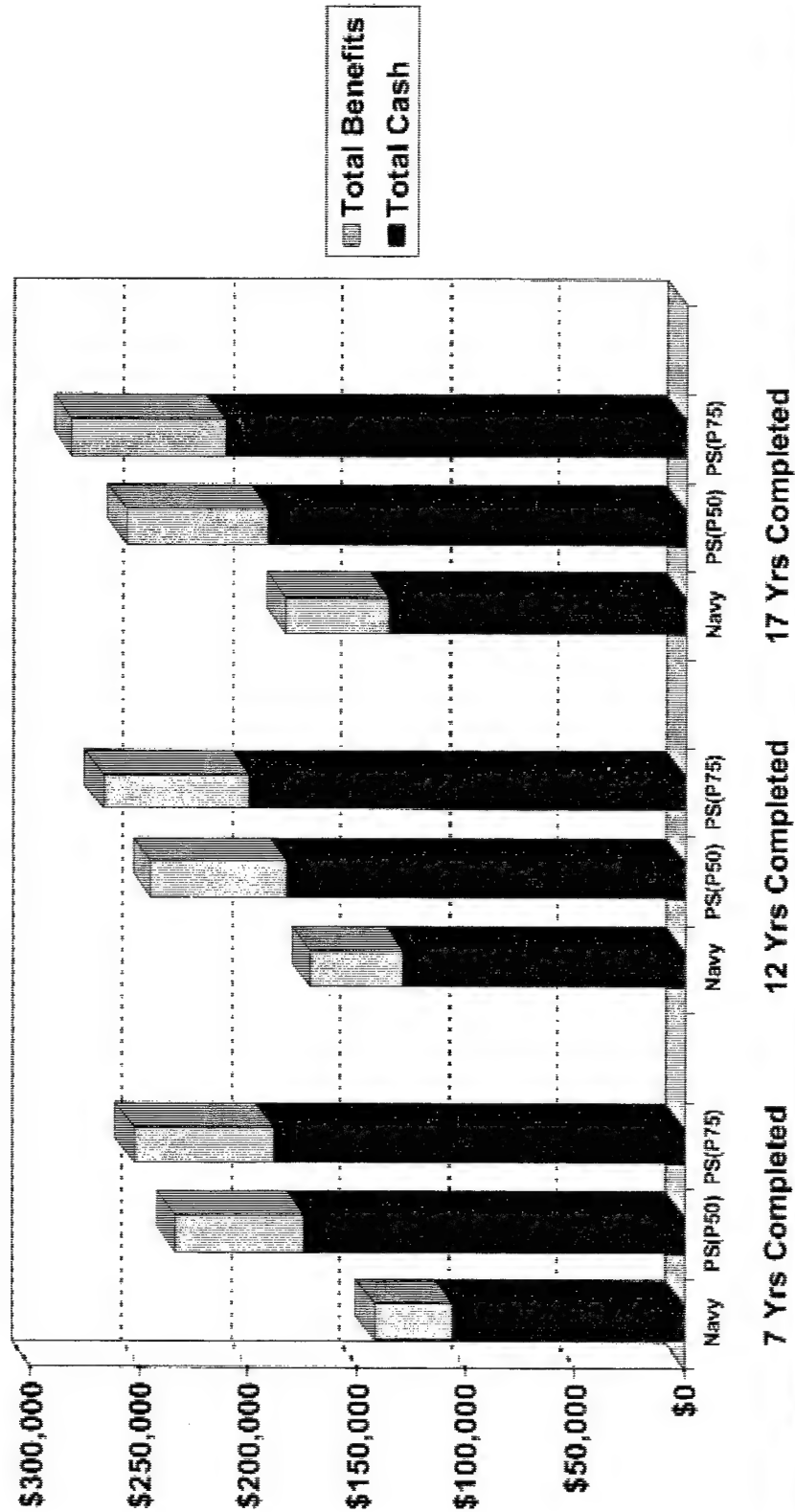
Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (75th Percentile)
17	RMC/Base Salary Incentive Pays	\$273,900 \$137,700	\$3,163,300	\$3,437,200 \$137,700	\$3,756,400
	Total Cash	\$411,600	\$3,163,300	\$3,574,900	\$3,756,400
	Retirement + SBP Other Benefits	\$674,000 \$76,100	\$577,100 \$632,000	\$1,251,100 \$708,100	\$669,700 \$735,400
	Total Benefits	\$750,100	\$1,209,100	\$1,959,200	\$1,405,100
	Total Compensation	\$1,161,700	\$4,372,400	\$5,534,100	\$5,161,500

Navy compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Dermatology

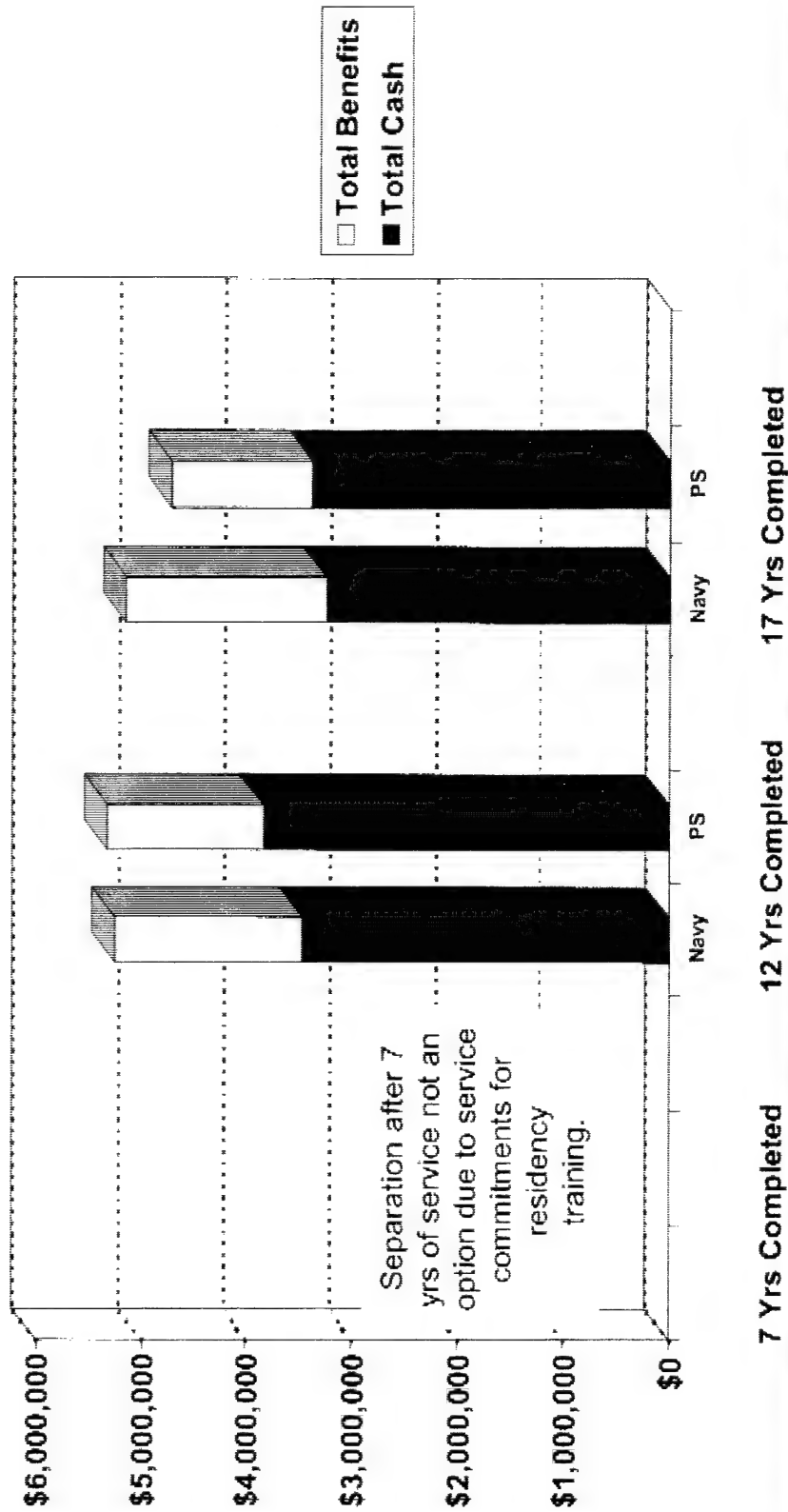
Current Annual Compensation



Dermatology

Present Value of Future Compensation & Benefits

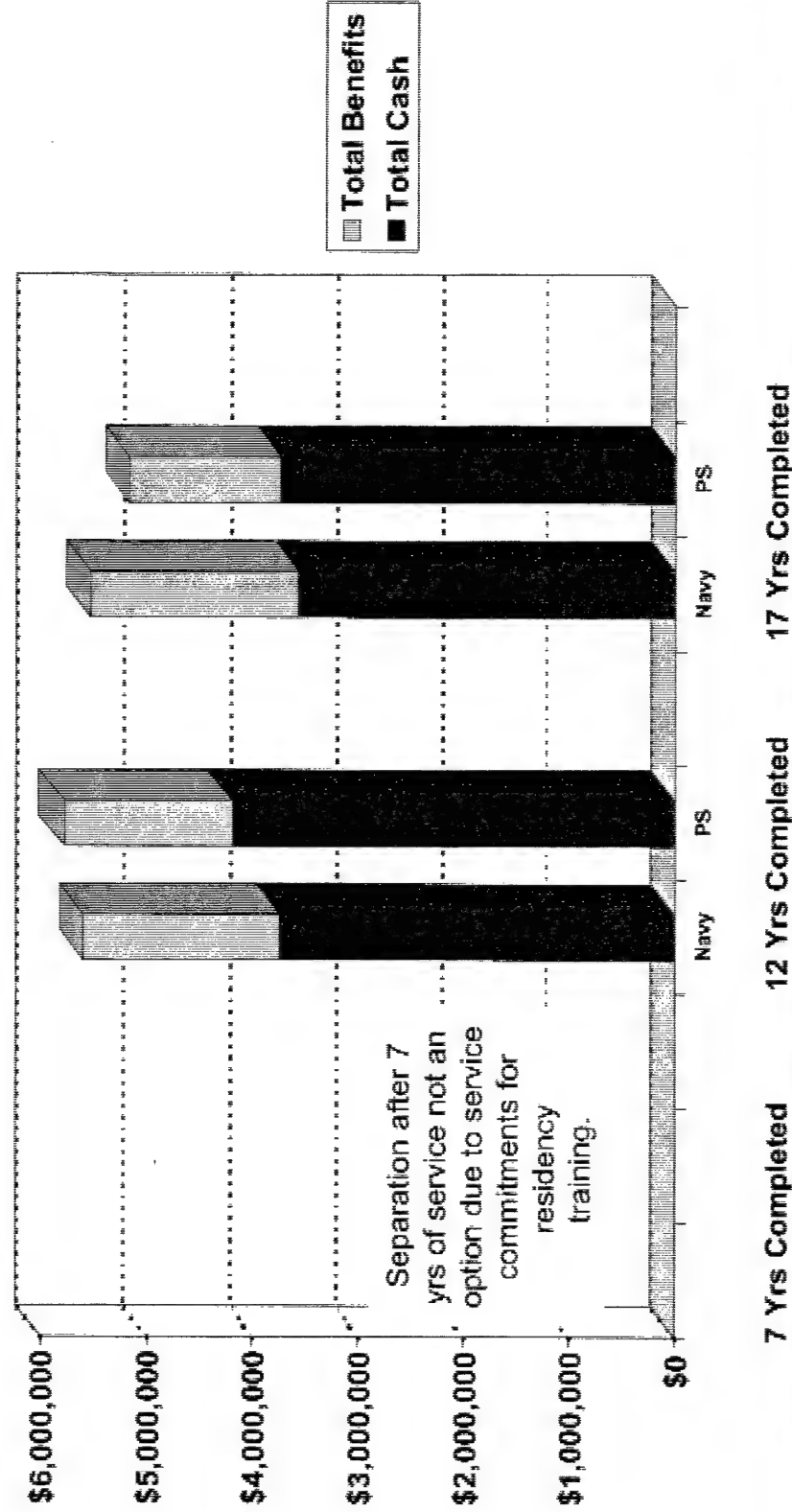
(Median Private Sector Salaries)



Dermatology

Present Value of Future Compensation & Benefits

(P75 Private Sector Salaries)



Emergency Medicine

Current Annual Compensation

Years of Completed Navy Service	Compensation Element	Navy	Private Sector (50th Percentile)	Private Sector (75th Percentile)
7	RMC/Base Salary	\$63,300	\$178,100	\$192,000
	Incentive Pays	\$51,000		
	Total Cash	\$114,300	\$178,100	\$192,000
	Total Benefits	\$36,000	\$58,900	\$61,700
	Total Compensation	\$150,300	\$237,000	\$253,700

Years of Completed Navy Service	Compensation Element	Navy	Private Sector (50th Percentile)	Private Sector (75th Percentile)
12	RMC/Base Salary	\$77,600	\$186,100	\$203,500
	Incentive Pays	\$59,000		
	Total Cash	\$136,600	\$186,100	\$203,500
	Total Benefits	\$42,900	\$61,700	\$65,900
	Total Compensation	\$179,500	\$247,800	\$269,400

Years of Completed Navy Service	Compensation Element	Navy	Private Sector (50th Percentile)	Private Sector (75th Percentile)
17	RMC/Base Salary	\$86,100	\$194,100	\$215,100
	Incentive Pays	\$58,000		
	Total Cash	\$144,100	\$194,100	\$215,100
	Total Benefits	\$47,400	\$64,400	\$70,100
	Total Compensation	\$191,500	\$258,500	\$285,200

Navy compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Emergency Medicine
Present Value of Future Compensation and Benefits
Median Private Sector Salaries

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (50th Percentile)
7 Separation after 7 yrs of service not an option due to service commitments for residency training.	RMC/Base Salary				
	Incentive Pays				
	Total Cash				
	Retirement + SBP				
	Other Benefits				
	Total Benefits				
	Total Compensation			N/A	N/A

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (50th Percentile)
12	RMC/Base Salary	\$628,100	\$2,538,900	\$3,167,000	\$3,921,900
	Incentive Pays	\$403,600		\$403,600	
	Total Cash	\$1,031,700	\$2,538,900	\$3,570,600	\$3,921,900
	Retirement + SBP	\$550,800	\$475,400	\$1,026,200	\$680,100
	Other Benefits	\$179,200	\$558,200	\$737,400	\$779,500
	Total Benefits	\$730,000	\$1,033,600	\$1,763,600	\$1,459,600
	Total Compensation	\$1,761,700	\$3,572,500	\$5,334,200	\$5,381,500

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (50th Percentile)
17	RMC/Base Salary	\$273,900	\$2,879,900	\$3,153,800	\$3,444,200
	Incentive Pays	\$160,700		\$160,700	
	Total Cash	\$434,600	\$2,879,900	\$3,314,500	\$3,444,200
	Retirement + SBP	\$674,000	\$538,300	\$1,212,300	\$624,600
	Other Benefits	\$76,100	\$588,000	\$664,100	\$681,500
	Total Benefits	\$750,100	\$1,126,300	\$1,876,400	\$1,306,100
	Total Compensation	\$1,184,700	\$4,006,200	\$5,190,900	\$4,750,300

Navy compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Emergency Medicine
Present Value of Future Compensation and Benefits
P75 Private Sector Salaries

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (75th Percentile)
7 Separation after 7 yrs of service not an option due to service commitments for residency training.	RMC/Base Salary Incentive Pays				
	Total Cash				
	Retirement + SBP Other Benefits				
	Total Benefits				
	Total Compensation			N/A	N/A

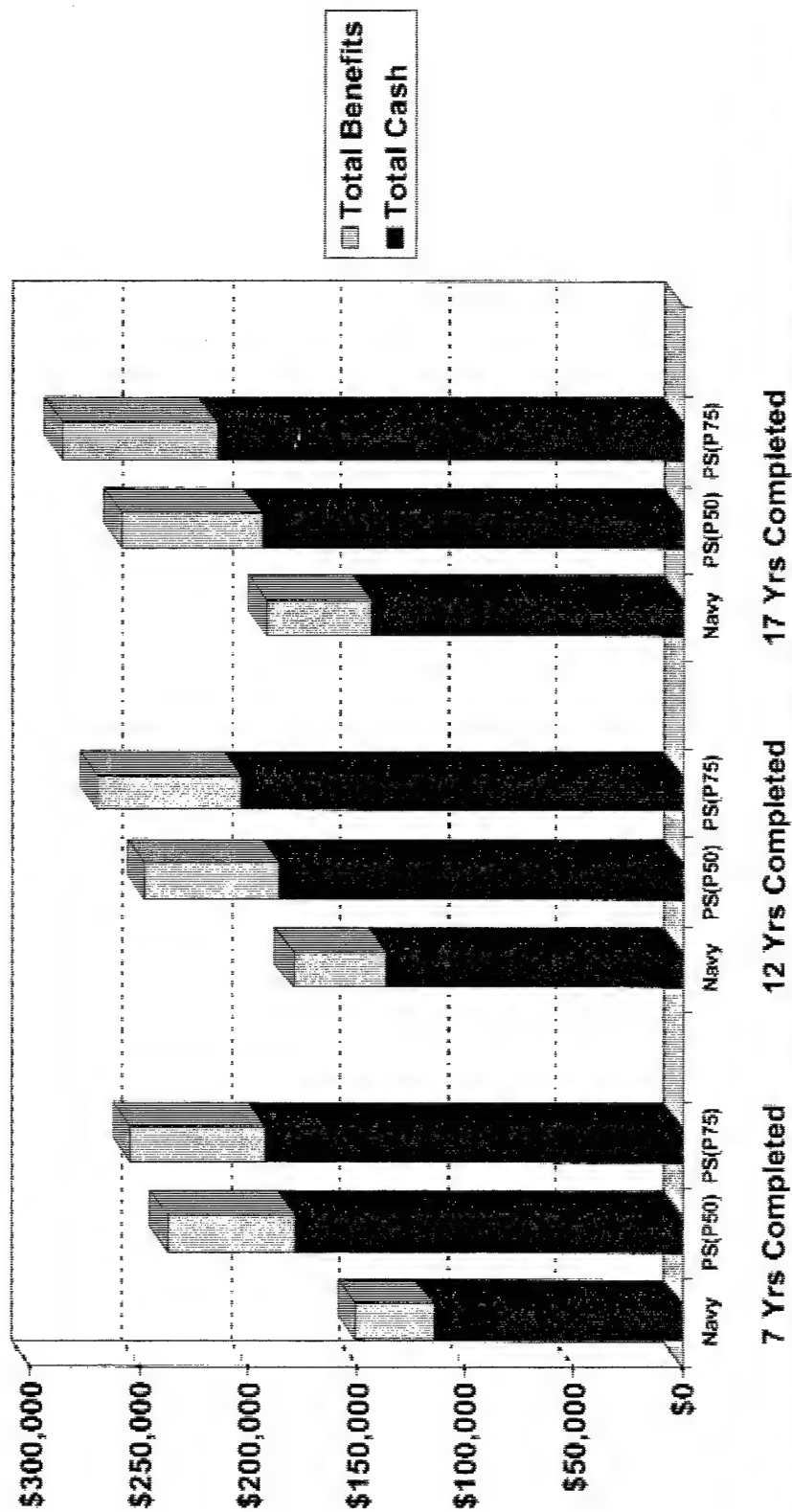
Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (75th Percentile)
12	RMC/Base Salary	\$628,100	\$2,823,200	\$3,451,300	\$4,288,800
	Incentive Pays	\$403,600		\$403,600	
	Total Cash	\$1,031,700	\$2,823,200	\$3,854,900	\$4,288,800
	Retirement + SBP	\$550,800	\$543,800	\$1,094,600	\$777,000
	Other Benefits	\$179,200	\$601,400	\$780,600	\$829,500
	Total Benefits	\$730,000	\$1,145,200	\$1,875,200	\$1,606,500
	Total Compensation	\$1,761,700	\$3,968,400	\$5,730,100	\$5,895,300

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (75th Percentile)
17	RMC/Base Salary	\$273,900	\$3,209,900	\$3,483,800	\$3,816,100
	Incentive Pays	\$160,700		\$160,700	
	Total Cash	\$434,600	\$3,209,900	\$3,644,500	\$3,816,100
	Retirement + SBP	\$674,000	\$616,200	\$1,290,200	\$714,800
	Other Benefits	\$76,100	\$639,200	\$715,300	\$737,300
	Total Benefits	\$750,100	\$1,255,400	\$2,005,500	\$1,452,100
	Total Compensation	\$1,184,700	\$4,465,300	\$5,650,000	\$5,268,200

Navy compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

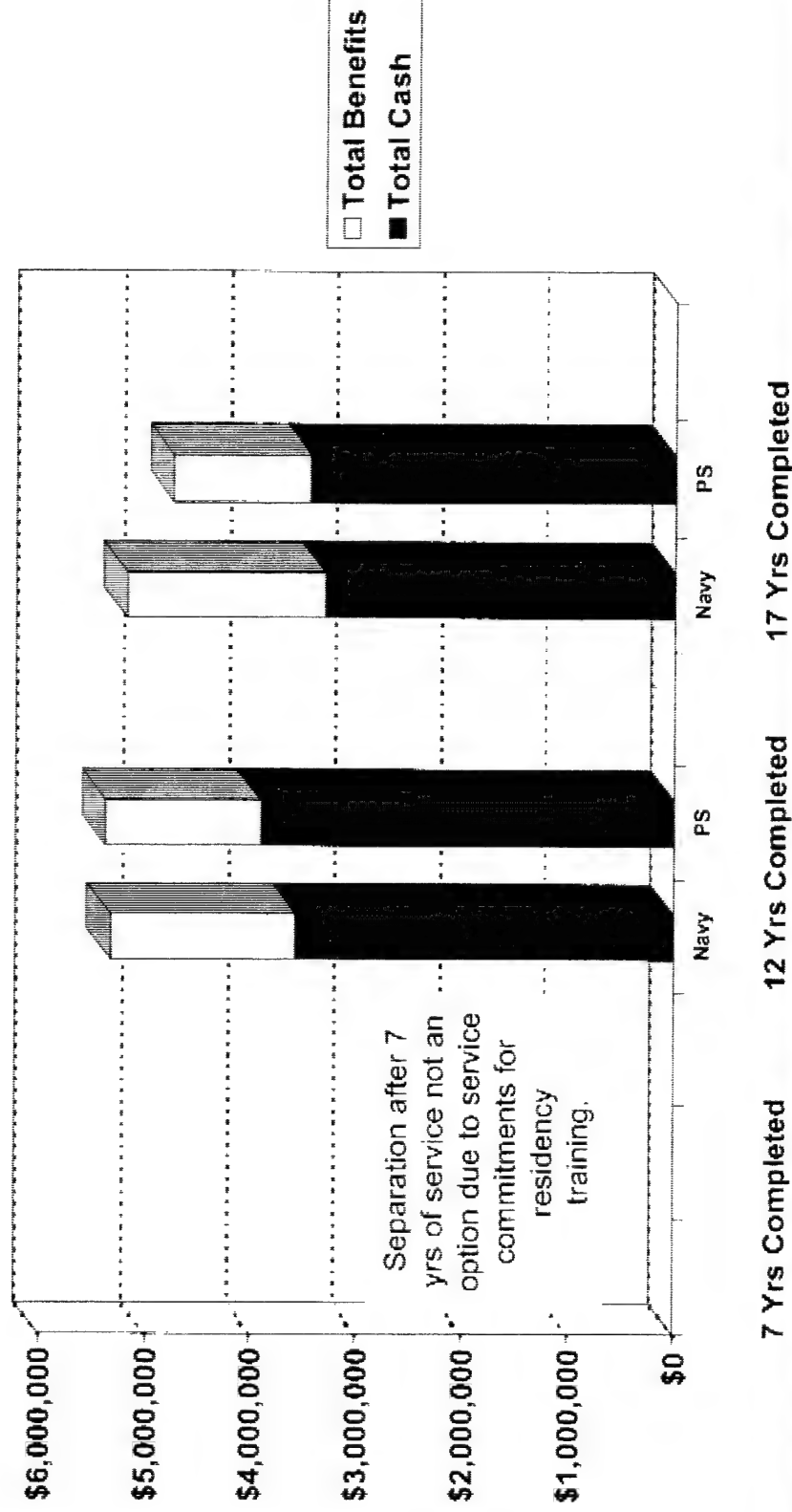
Emergency Medicine Current Annual Compensation



Emergency Medicine

Present Value of Future Compensation & Benefits

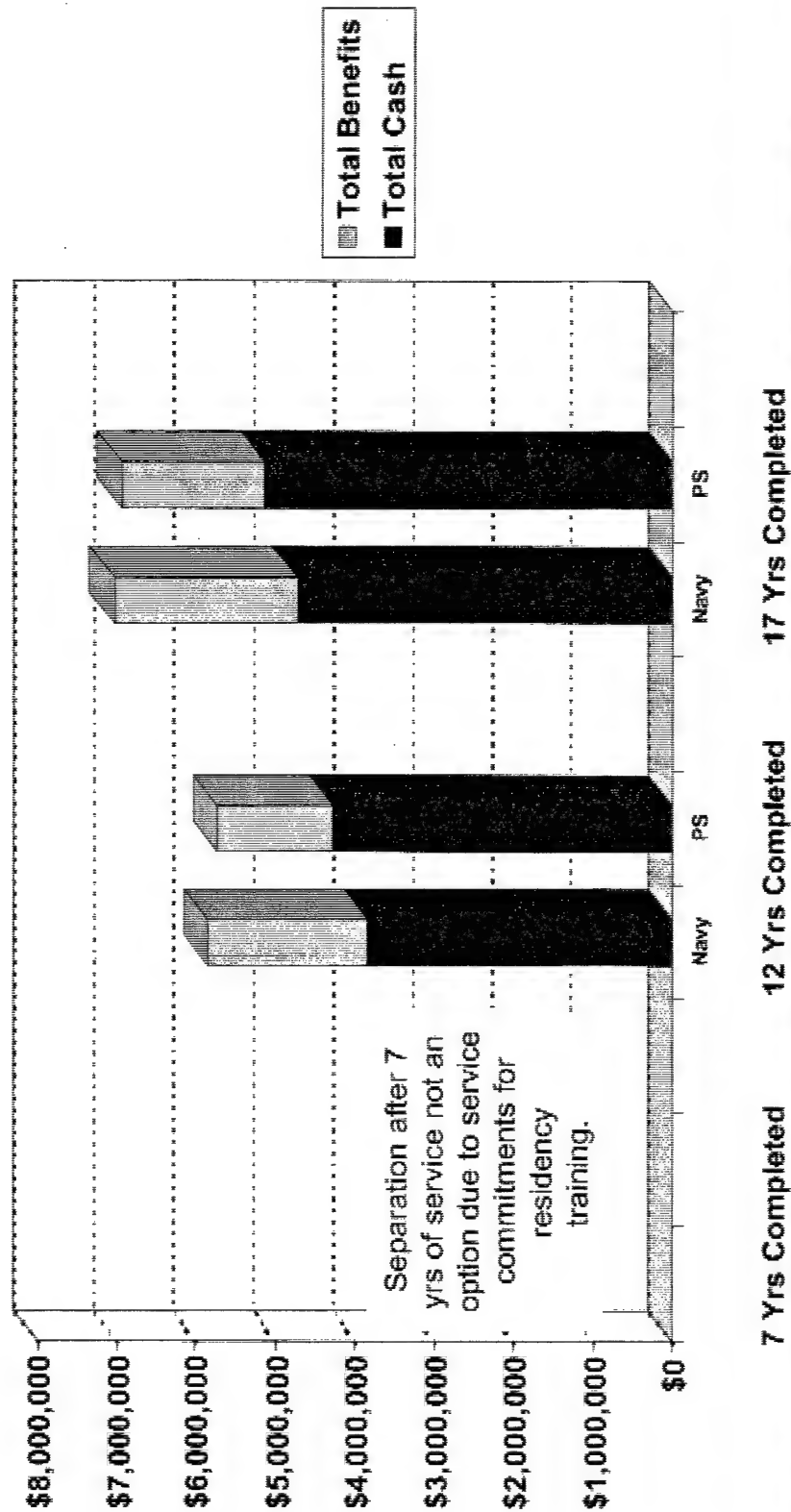
(Median Private Sector Salaries)



Emergency Medicine

Present Value of Future Compensation & Benefits

(P75 Private Sector Salaries)



Family Practice
Current Annual Compensation

Years of Completed Navy Service	Compensation Element	Navy	Private Sector (50th Percentile)	Private Sector (75th Percentile)
7	RMC/Base Salary	\$63,300	\$131,800	\$152,300
	Incentive Pays	\$56,000		
	Total Cash	\$119,300	\$131,800	\$152,300
	Total Benefits	\$36,000	\$44,900	\$49,000
	Total Compensation	\$155,300	\$176,700	\$201,300

Years of Completed Navy Service	Compensation Element	Navy	Private Sector (50th Percentile)	Private Sector (75th Percentile)
12	RMC/Base Salary	\$77,600	\$134,800	\$158,300
	Incentive Pays	\$56,000		
	Total Cash	\$133,600	\$134,800	\$158,300
	Total Benefits	\$42,900	\$45,600	\$50,600
	Total Compensation	\$176,500	\$180,400	\$208,900

Years of Completed Navy Service	Compensation Element	Navy	Private Sector (50th Percentile)	Private Sector (75th Percentile)
17	RMC/Base Salary	\$86,100	\$137,900	\$164,300
	Incentive Pays	\$52,000		
	Total Cash	\$138,100	\$137,900	\$164,300
	Total Benefits	\$47,400	\$46,400	\$52,100
	Total Compensation	\$185,500	\$184,300	\$216,400

Navy compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Family Practice
Present Value of Future Compensation and Benefits
Median Private Sector Salaries

Years of Completed Navy Service	Compensation Element	Navy Service	+Second Career	= Total Navy Service	Private Sector (50th Percentile)
7	RMC/Base Salary	\$1,330,200	\$1,519,600	\$2,849,800	\$2,973,800
	Incentive Pays	\$546,000		\$546,000	
	Total Cash	\$1,876,200	\$1,519,600	\$3,395,800	\$2,973,800
	Retirement + SBP	\$488,300	\$258,500	\$746,800	\$443,300
	Other Benefits	\$244,000	\$415,800	\$659,800	\$636,800
	Total Benefits	\$732,300	\$674,300	\$1,406,600	\$1,080,100
	Total Compensation	\$2,608,500	\$2,193,900	\$4,802,400	\$4,053,900

Years of Completed Navy Service	Compensation Element	Navy Service	+Second Career	= Total Navy Service	Private Sector (50th Percentile)
12	RMC/Base Salary	\$628,100	\$1,719,300	\$2,347,400	\$2,682,600
	Incentive Pays	\$373,200		\$373,200	
	Total Cash	\$1,001,300	\$1,719,300	\$2,720,600	\$2,682,600
	Retirement + SBP	\$550,800	\$292,200	\$843,000	\$419,600
	Other Benefits	\$179,200	\$411,500	\$590,700	\$565,500
	Total Benefits	\$730,000	\$703,700	\$1,433,700	\$985,100
	Total Compensation	\$1,731,300	\$2,423,000	\$4,154,300	\$3,667,700

Years of Completed Navy Service	Compensation Element	Navy Service	+Second Career	= Total Navy Service	Private Sector (50th Percentile)
17	RMC/Base Salary	\$273,900	\$1,944,900	\$2,218,800	\$2,333,800
	Incentive Pays	\$148,000		\$148,000	
	Total Cash	\$421,900	\$1,944,900	\$2,366,800	\$2,333,800
	Retirement + SBP	\$674,000	\$330,200	\$1,004,200	\$383,800
	Other Benefits	\$76,100	\$420,100	\$496,200	\$484,500
	Total Benefits	\$750,100	\$750,300	\$1,500,400	\$868,300
	Total Compensation	\$1,172,000	\$2,695,200	\$3,867,200	\$3,202,100

Navy compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Family Practice
Present Value of Future Compensation and Benefits
P75 Private Sector Salaries

Years of Completed Navy Service	Compensation Element	Navy Service	+Second Career	= Total Navy Service	Private Sector (75th Percentile)
7	RMC/Base Salary	\$1,330,200	\$1,817,400	\$3,147,600	\$3,434,900
	Incentive Pays	\$546,000		\$546,000	
	Total Cash	\$1,876,200	\$1,817,400	\$3,693,600	\$3,434,900
	Retirement + SBP	\$488,300	\$307,500	\$795,800	\$525,600
	Other Benefits	\$244,000	\$452,000	\$696,000	\$688,100
	Total Benefits	\$732,300	\$759,500	\$1,491,800	\$1,213,700
	Total Compensation	\$2,608,500	\$2,576,900	\$5,185,400	\$4,648,600

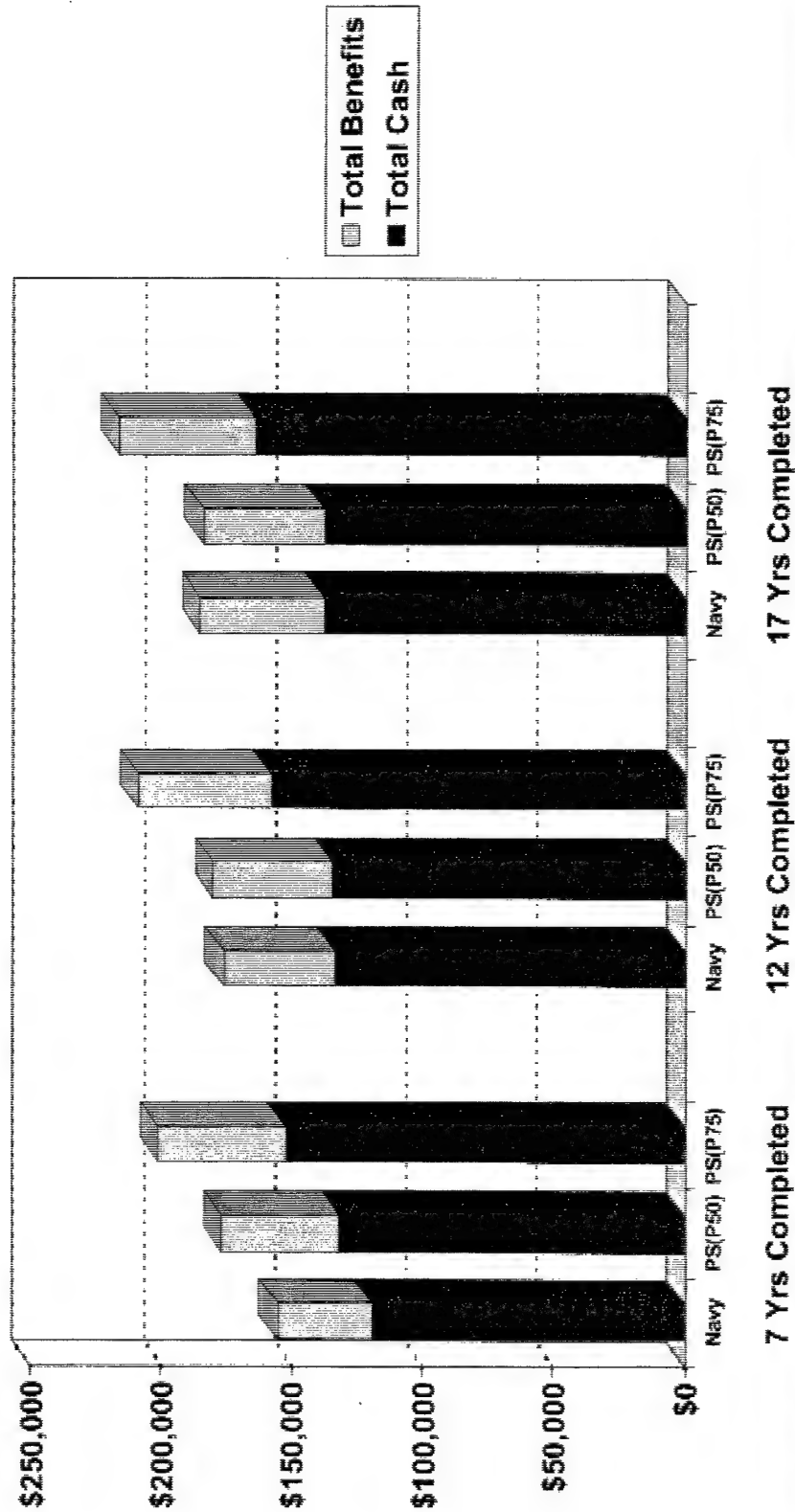
Years of Completed Navy Service	Compensation Element	Navy Service	+Second Career	= Total Navy Service	Private Sector (75th Percentile)
12	RMC/Base Salary	\$628,100	\$2,060,700	\$2,688,800	\$3,149,100
	Incentive Pays	\$373,200		\$373,200	
	Total Cash	\$1,001,300	\$2,060,700	\$3,062,000	\$3,149,100
	Retirement + SBP	\$550,800	\$347,800	\$898,600	\$498,500
	Other Benefits	\$179,200	\$453,000	\$632,200	\$619,700
	Total Benefits	\$730,000	\$800,800	\$1,530,800	\$1,118,200
	Total Compensation	\$1,731,300	\$2,861,500	\$4,592,800	\$4,267,300

Years of Completed Navy Service	Compensation Element	Navy Service	+Second Career	= Total Navy Service	Private Sector (75th Percentile)
17	RMC/Base Salary	\$273,900	\$2,335,700	\$2,609,600	\$2,781,600
	Incentive Pays	\$148,000		\$148,000	
	Total Cash	\$421,900	\$2,335,700	\$2,757,600	\$2,781,600
	Retirement + SBP	\$674,000	\$393,400	\$1,067,400	\$456,800
	Other Benefits	\$76,100	\$467,800	\$543,900	\$538,400
	Total Benefits	\$750,100	\$861,200	\$1,611,300	\$995,200
	Total Compensation	\$1,172,000	\$3,196,900	\$4,368,900	\$3,776,800

Navy compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

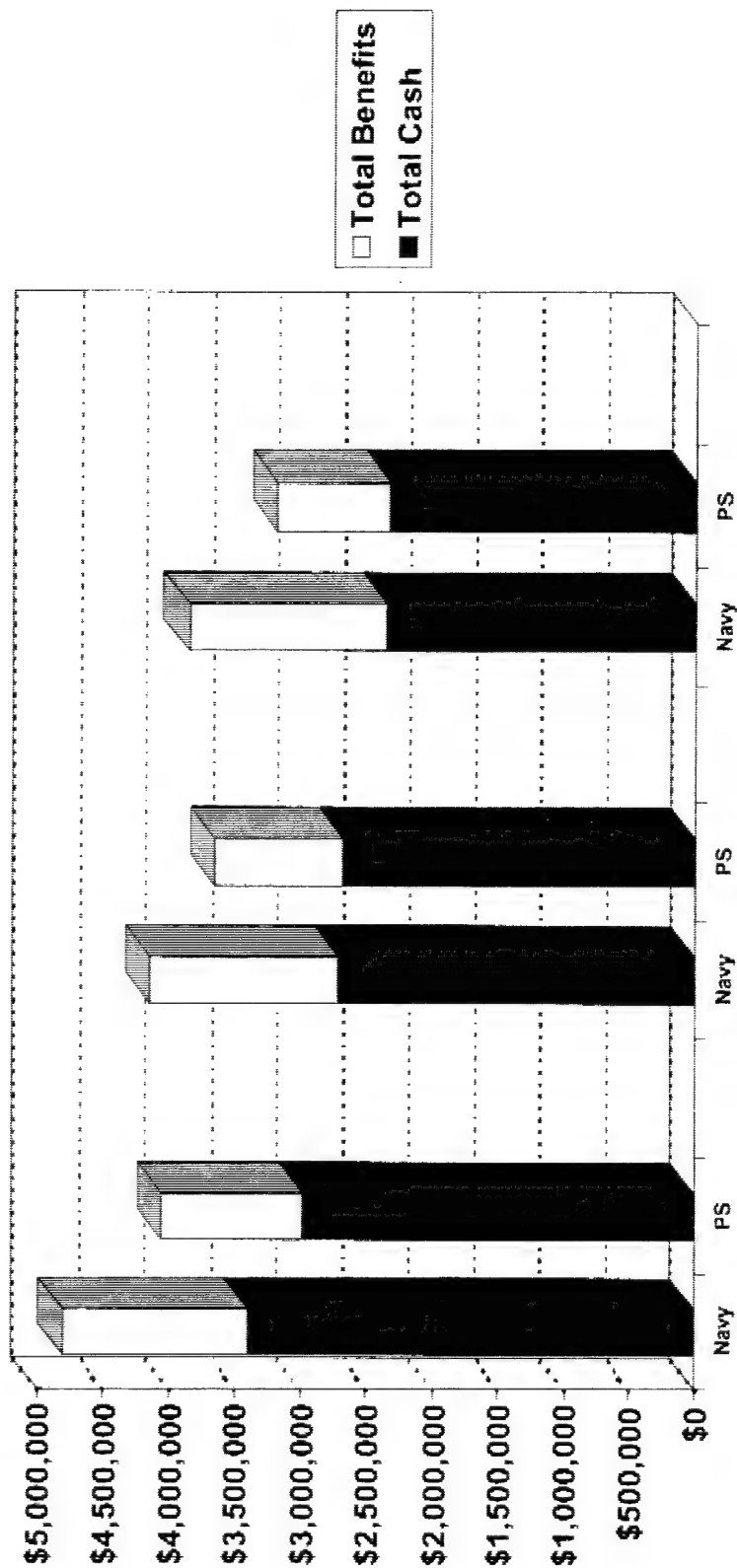
Family Practice *Current Annual Compensation*



Family Practice

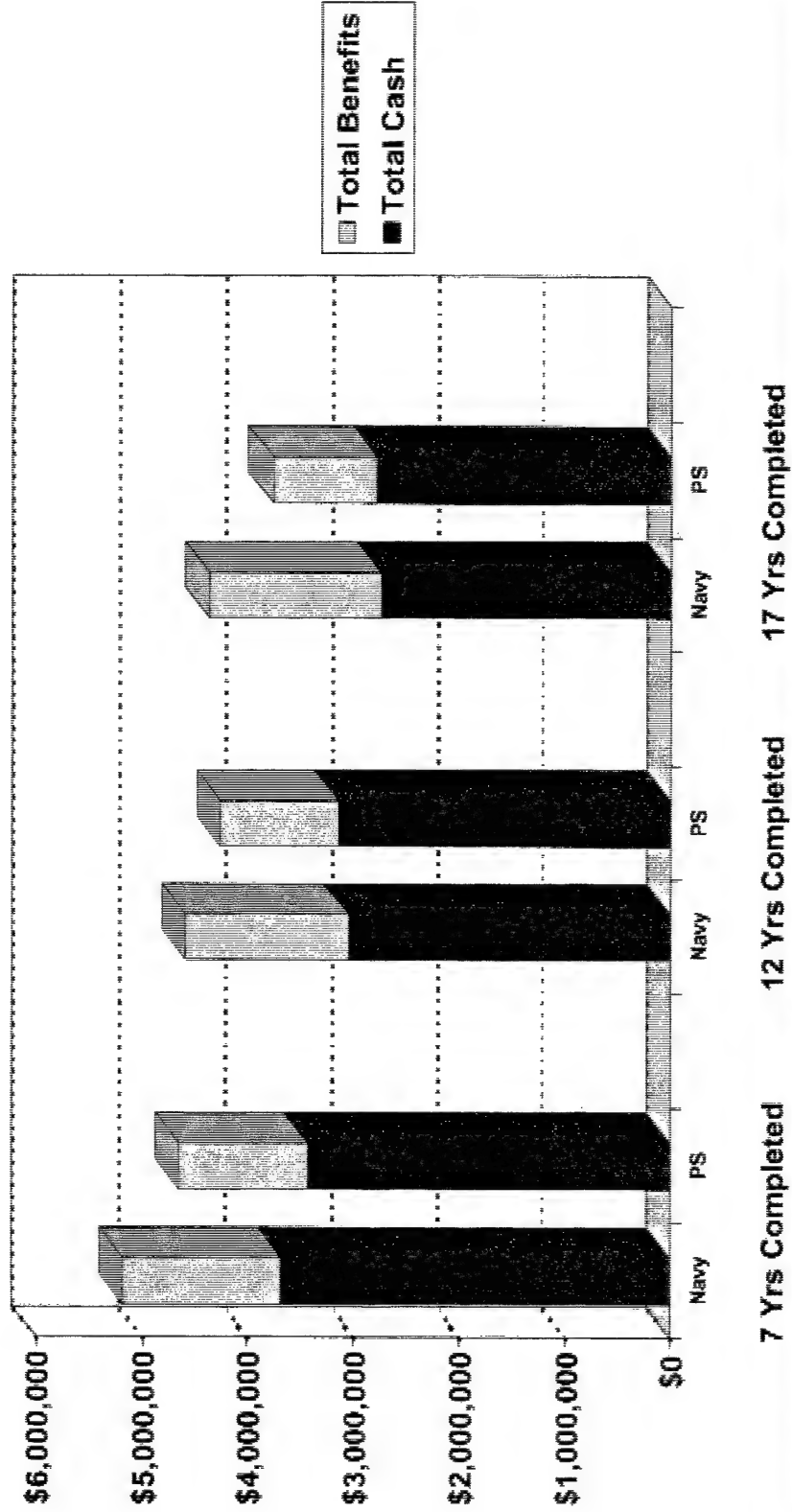
Present Value of Future Compensation & Benefits

(Median Private Sector Salaries)



7 Yrs Completed 12 Yrs Completed 17 Yrs Completed

Family Practice **Present Value of Future Compensation & Benefits** *(P75 Private Sector Salaries)*



Gastroenterology

Current Annual Compensation

Years of Completed Navy Service	Compensation Element	Navy	Private Sector (50th Percentile)	Private Sector (75th Percentile)
7	RMC/Base Salary	\$63,300	\$140,300	\$152,500
	Incentive Pays	\$50,000		
	Total Cash	\$113,300	\$140,300	\$152,500
	Total Benefits	\$36,000	\$47,100	\$49,300
	Total Compensation	\$149,300	\$187,400	\$201,800

Years of Completed Navy Service	Compensation Element	Navy	Private Sector (50th Percentile)	Private Sector (75th Percentile)
12	RMC/Base Salary	\$77,600	\$190,800	\$218,900
	Incentive Pays	\$60,000		
	Total Cash	\$137,600	\$190,800	\$218,900
	Total Benefits	\$42,900	\$59,500	\$70,500
	Total Compensation	\$180,500	\$250,300	\$289,400

Years of Completed Navy Service	Compensation Element	Navy	Private Sector (50th Percentile)	Private Sector (75th Percentile)
17	RMC/Base Salary	\$86,100	\$194,800	\$222,300
	Incentive Pays	\$52,000		
	Total Cash	\$138,100	\$194,800	\$222,300
	Total Benefits	\$47,400	\$61,800	\$72,900
	Total Compensation	\$185,500	\$256,600	\$295,200

Navy compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000. At 7 years of completed service, private sector compensation is for internal medicine. At 12 and 17 years of completed service, private sector compensation is for gastroenterology.

Gastroenterology
Present Value of Future Compensation and Benefits
Median Private Sector Salaries

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (50th Percentile)
7	RMC/Base Salary	\$1,330,200	\$1,972,000	\$3,302,200	\$4,280,000
	Incentive Pays	\$574,500		\$574,500	
	Total Cash	\$1,904,700	\$1,972,000	\$3,876,700	\$4,280,000
	Retirement + SBP	\$488,300	\$393,100	\$881,400	\$668,300
	Other Benefits	\$244,000	\$525,000	\$769,000	\$814,400
	Total Benefits	\$732,300	\$918,100	\$1,650,400	\$1,482,700
	Total Compensation	\$2,637,000	\$2,890,100	\$5,527,100	\$5,762,700

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (50th Percentile)
12 Separation after 12 yrs of service not an option due to service commitments for sub-specialty training.	RMC/Base Salary				
	Incentive Pays				
	Total Cash				
	Retirement + SBP				
	Other Benefits				
	Total Benefits				
	Total Compensation			N/A	N/A

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (50th Percentile)
17	RMC/Base Salary	\$273,900	\$2,834,000	\$3,107,900	\$3,420,800
	Incentive Pays	\$149,900		\$149,900	
	Total Cash	\$423,800	\$2,834,000	\$3,257,800	\$3,420,800
	Retirement + SBP	\$674,000	\$502,700	\$1,176,700	\$583,600
	Other Benefits	\$76,100	\$560,700	\$636,800	\$649,800
	Total Benefits	\$750,100	\$1,063,400	\$1,813,500	\$1,233,400
	Total Compensation	\$1,173,900	\$3,897,400	\$5,071,300	\$4,654,200

Navy compensation is RMC, special and incentive pays, and benefits as of 1 July 2000.

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000. At 7 years of completed service, private sector compensation assumes completion of gastroenterology specialty training following same schedule as in Navy practice. At 17 years of completed service, private sector assumes gastroenterology specialty.

Gastroenterology
Present Value of Future Compensation and Benefits
P75 Private Sector Salaries

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (75th Percentile)
7	RMC/Base Salary	\$1,330,200	\$2,246,500	\$3,576,700	\$4,893,100
	Incentive Pays	\$574,500		\$574,500	
	Total Cash	\$1,904,700	\$2,246,500	\$4,151,200	\$4,893,100
	Retirement + SBP	\$488,300	\$457,700	\$946,000	\$776,400
	Other Benefits	\$244,000	\$594,900	\$838,900	\$942,000
	Total Benefits	\$732,300	\$1,052,600	\$1,784,900	\$1,718,400
	Total Compensation	\$2,637,000	\$3,299,100	\$5,936,100	\$6,611,500

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (75th Percentile)
12 Separation after 12 yrs of service not an option due to service commitments for sub-specialty training.	RMC/Base Salary				
	Incentive Pays				
	Total Cash				
	Retirement + SBP				
	Other Benefits				
	Total Benefits				
	Total Compensation			N/A	N/A

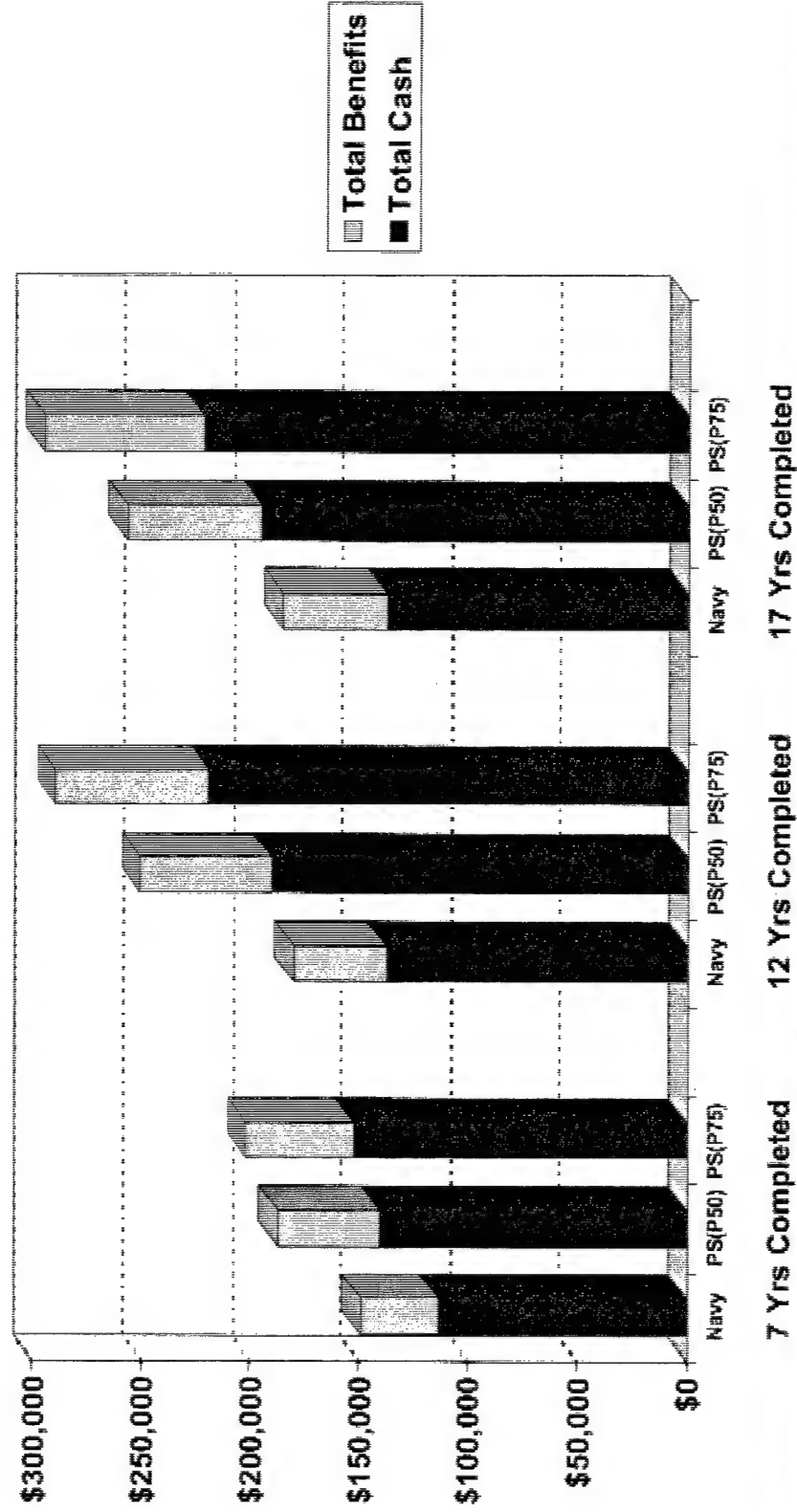
Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (75th Percentile)
17	RMC/Base Salary	\$273,900	\$3,226,900	\$3,500,800	\$3,904,900
	Incentive Pays	\$149,900		\$149,900	
	Total Cash	\$423,800	\$3,226,900	\$3,650,700	\$3,904,900
	Retirement + SBP	\$674,000	\$585,100	\$1,259,100	\$678,900
	Other Benefits	\$76,100	\$649,800	\$725,900	\$757,900
	Total Benefits	\$750,100	\$1,234,900	\$1,985,000	\$1,436,800
	Total Compensation	\$1,173,900	\$4,461,800	\$5,635,700	\$5,341,700

Navy compensation is RMC, special and incentive pays, and benefits as of 1 July 2000.

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000. At 7 years of completed service, private sector compensation assumes completion of gastroenterology specialty training following same schedule as in Navy practice. At 17 years of completed service, private sector assumes gastroenterology specialty.

Gastroenterology

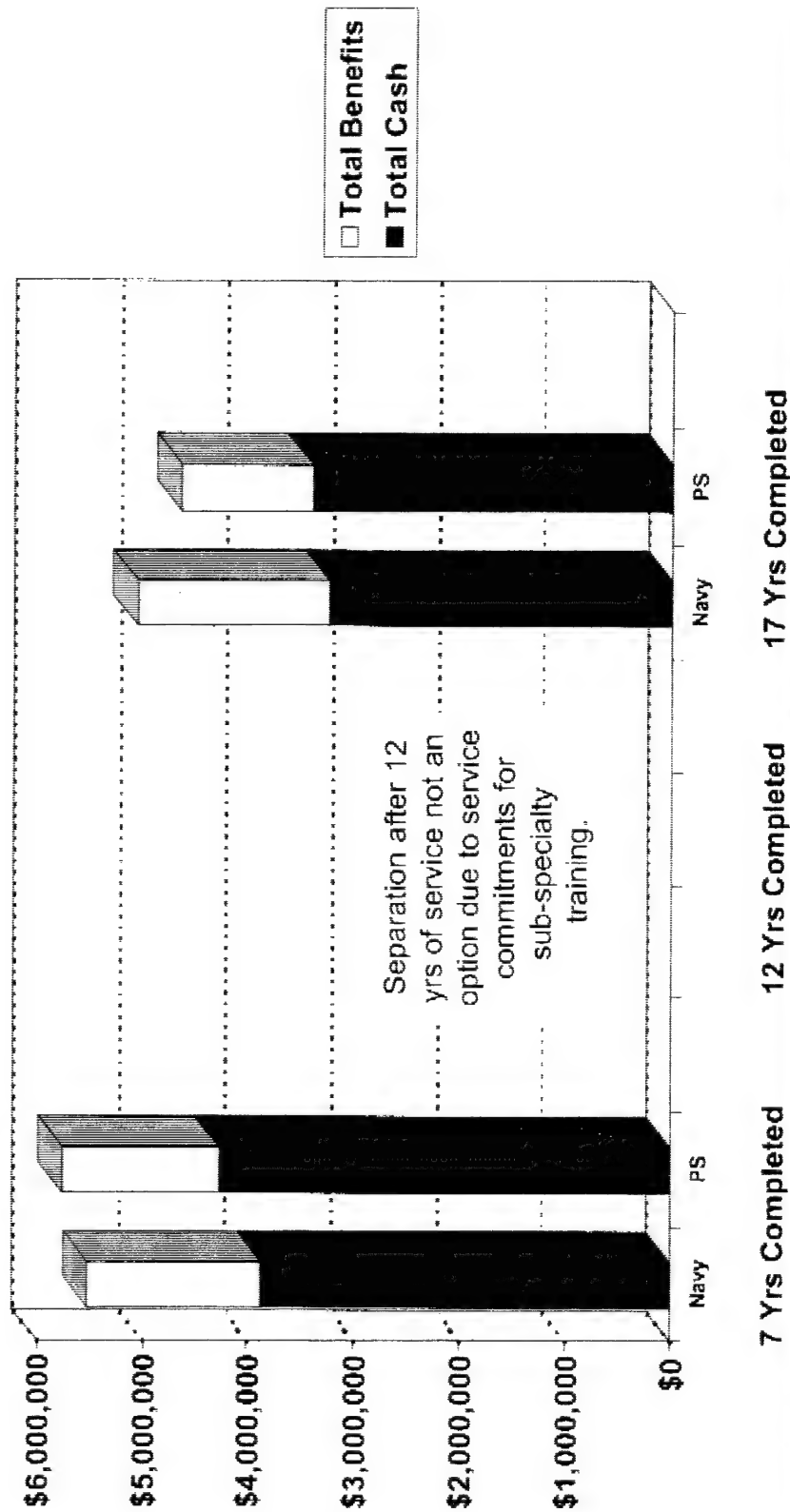
Current Annual Compensation



Gastroenterology

Present Value of Future Compensation & Benefits

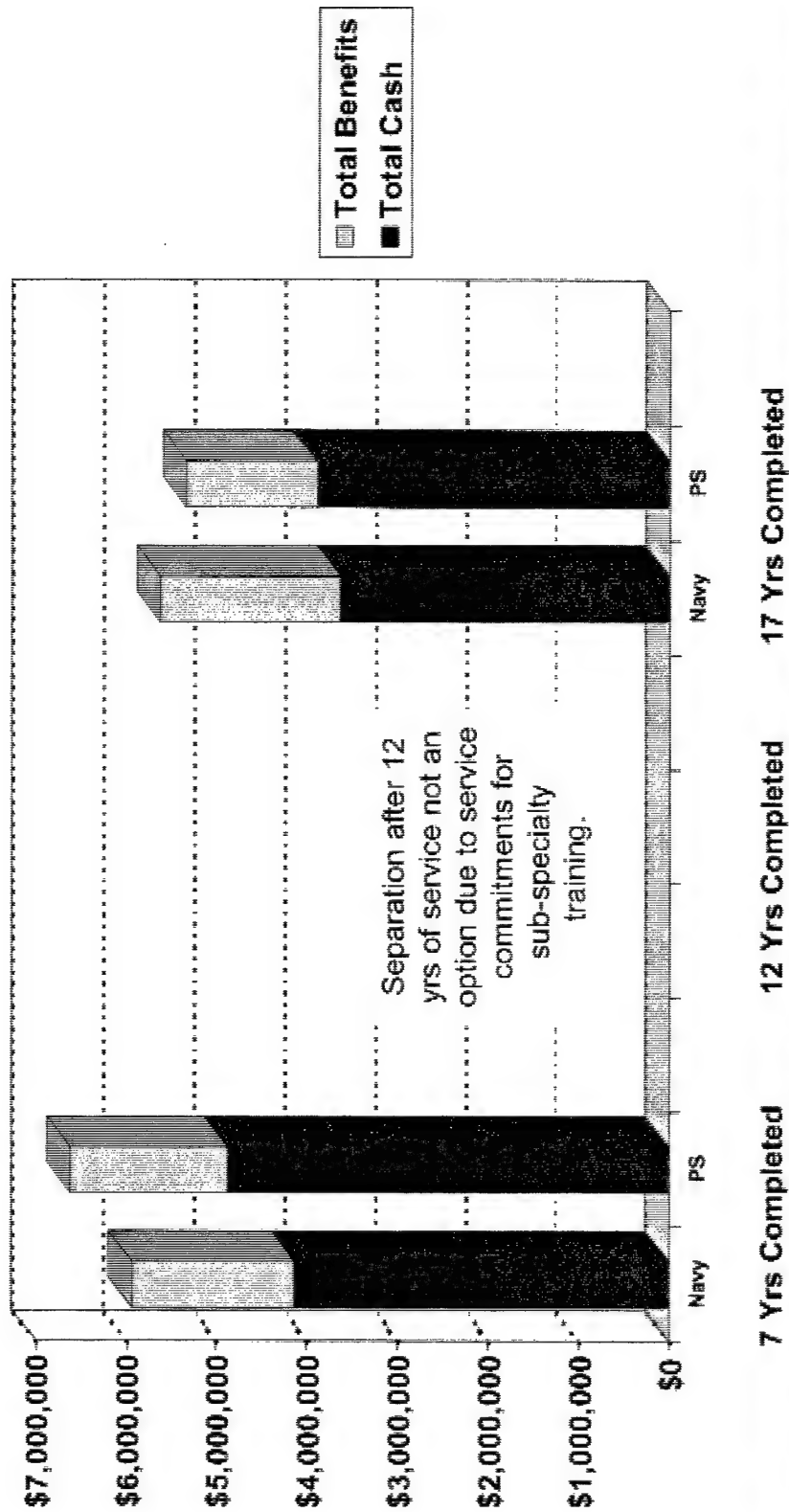
(Median Private Sector Salaries)



Gastroenterology

Present Value of Future Compensation & Benefits

(P75 Private Sector Salaries)



General Surgery
Current Annual Compensation

Years of Completed Navy Service	Compensation Element	Navy	Private Sector (50th Percentile)	Private Sector (75th Percentile)
7	RMC/Base Salary	\$63,300	\$179,100	\$217,400
	Incentive Pays	\$52,500		
	Total Cash	\$115,800	\$179,100	\$217,400
	Total Benefits	\$36,000	\$53,400	\$67,100
	Total Compensation	\$151,800	\$232,500	\$284,500

Years of Completed Navy Service	Compensation Element	Navy	Private Sector (50th Percentile)	Private Sector (75th Percentile)
12	RMC/Base Salary	\$77,600	\$193,200	\$231,000
	Incentive Pays	\$65,000		
	Total Cash	\$142,600	\$193,200	\$231,000
	Total Benefits	\$42,900	\$57,500	\$70,700
	Total Compensation	\$185,500	\$250,700	\$301,700

Years of Completed Navy Service	Compensation Element	Navy	Private Sector (50th Percentile)	Private Sector (75th Percentile)
17	RMC/Base Salary	\$86,100	\$207,300	\$244,500
	Incentive Pays	\$55,000		
	Total Cash	\$141,100	\$207,300	\$244,500
	Total Benefits	\$47,400	\$61,700	\$74,300
	Total Compensation	\$188,500	\$269,000	\$318,800

Navy compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

General Surgery
Present Value of Future Compensation and Benefits
Median Private Sector Salaries

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (50th Percentile)
7 Separation after 7 yrs of service not an option due to service commitments for residency training.	RMC/Base Salary Incentive Pays				
	Total Cash				
	Retirement + SBP Other Benefits				
	Total Benefits				
	Total Compensation			N/A	N/A

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (50th Percentile)
12	RMC/Base Salary	\$628,100	\$2,835,000	\$3,463,100	\$4,293,600
	Incentive Pays	\$428,700		\$428,700	
	Total Cash	\$1,056,800	\$2,835,000	\$3,891,800	\$4,293,600
	Retirement + SBP	\$550,800	\$489,900	\$1,040,700	\$699,000
	Other Benefits	\$179,200	\$556,700	\$735,900	\$765,000
	Total Benefits	\$730,000	\$1,046,600	\$1,776,600	\$1,464,000
	Total Compensation	\$1,786,800	\$3,881,600	\$5,668,400	\$5,757,600

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (50th Percentile)
17	RMC/Base Salary	\$273,900	\$3,234,000	\$3,507,900	\$3,842,200
	Incentive Pays	\$158,500		\$158,500	
	Total Cash	\$432,400	\$3,234,000	\$3,666,400	\$3,842,200
	Retirement + SBP	\$674,000	\$555,700	\$1,229,700	\$644,300
	Other Benefits	\$76,100	\$589,300	\$665,400	\$679,500
	Total Benefits	\$750,100	\$1,145,000	\$1,895,100	\$1,323,800
	Total Compensation	\$1,182,500	\$4,379,000	\$5,561,500	\$5,166,000

Navy compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

General Surgery
Present Value of Future Compensation and Benefits
P75 Private Sector Salaries

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (75th Percentile)
7 Separation after 7 yrs of service not an option due to service commitments for residency training.	RMC/Base Salary Incentive Pays				
	Total Cash				
	Retirement + SBP Other Benefits				
	Total Benefits				
	Total Compensation			N/A	N/A

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (75th Percentile)
12	RMC/Base Salary Incentive Pays	\$628,100 \$428,700	\$3,333,500	\$3,961,600 \$428,700	\$5,132,300
	Total Cash	\$1,056,800	\$3,333,500	\$4,390,300	\$5,132,300
	Retirement + SBP Other Benefits	\$550,800 \$179,200	\$556,200 \$649,700	\$1,107,000 \$828,900	\$793,000 \$927,500
	Total Benefits	\$730,000	\$1,205,900	\$1,935,900	\$1,720,500
	Total Compensation	\$1,786,800	\$4,539,400	\$6,326,200	\$6,852,800

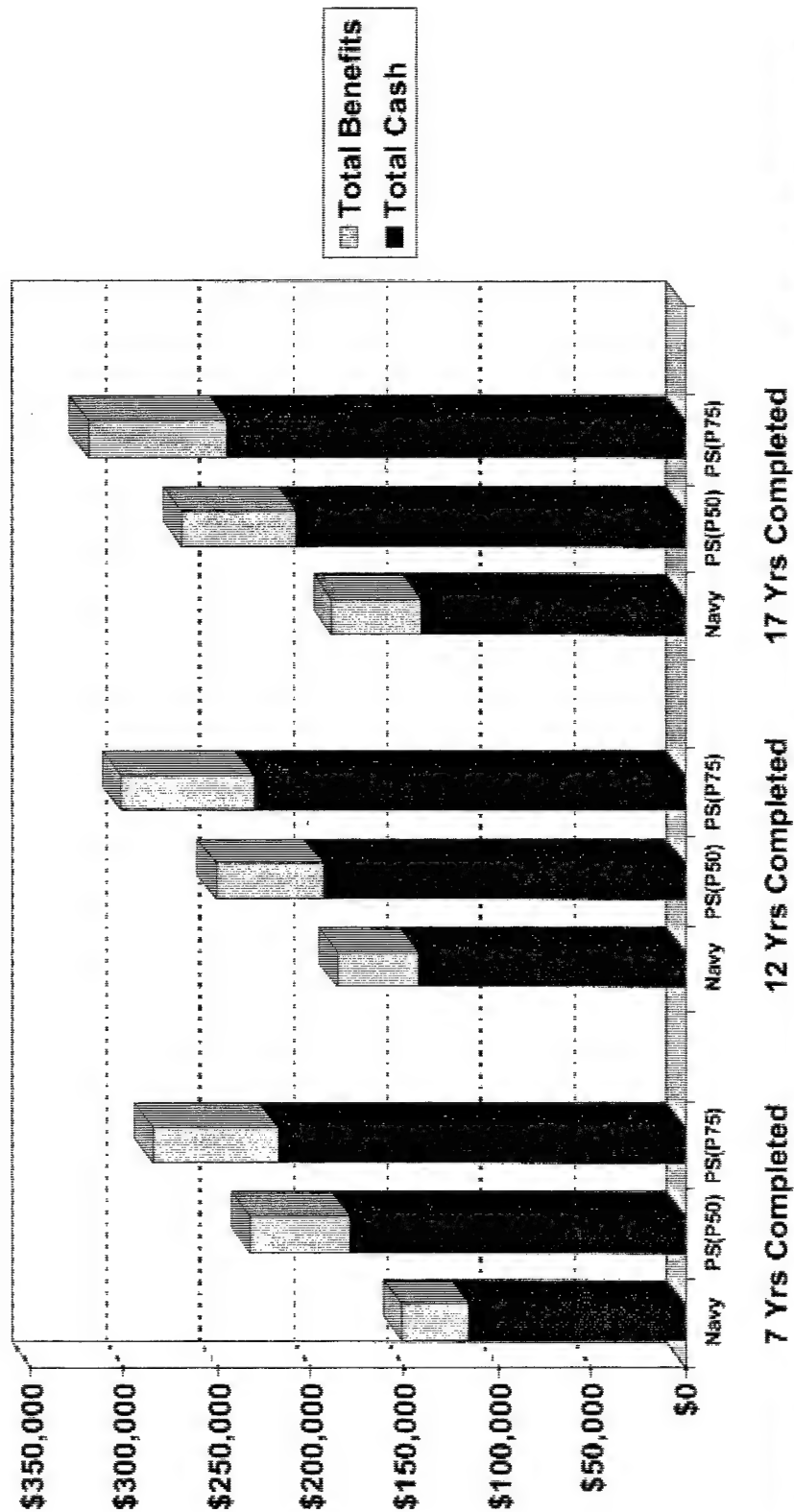
Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (75th Percentile)
17	RMC/Base Salary Incentive Pays	\$273,900 \$158,500	\$3,791,600	\$4,065,500 \$158,500	\$4,530,800
	Total Cash	\$432,400	\$3,791,600	\$4,224,000	\$4,530,800
	Retirement + SBP Other Benefits	\$674,000 \$76,100	\$630,000 \$692,500	\$1,304,000 \$768,600	\$730,300 \$808,900
	Total Benefits	\$750,100	\$1,322,500	\$2,072,600	\$1,539,200
	Total Compensation	\$1,182,500	\$5,114,100	\$6,296,600	\$6,070,000

Navy compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

General Surgery

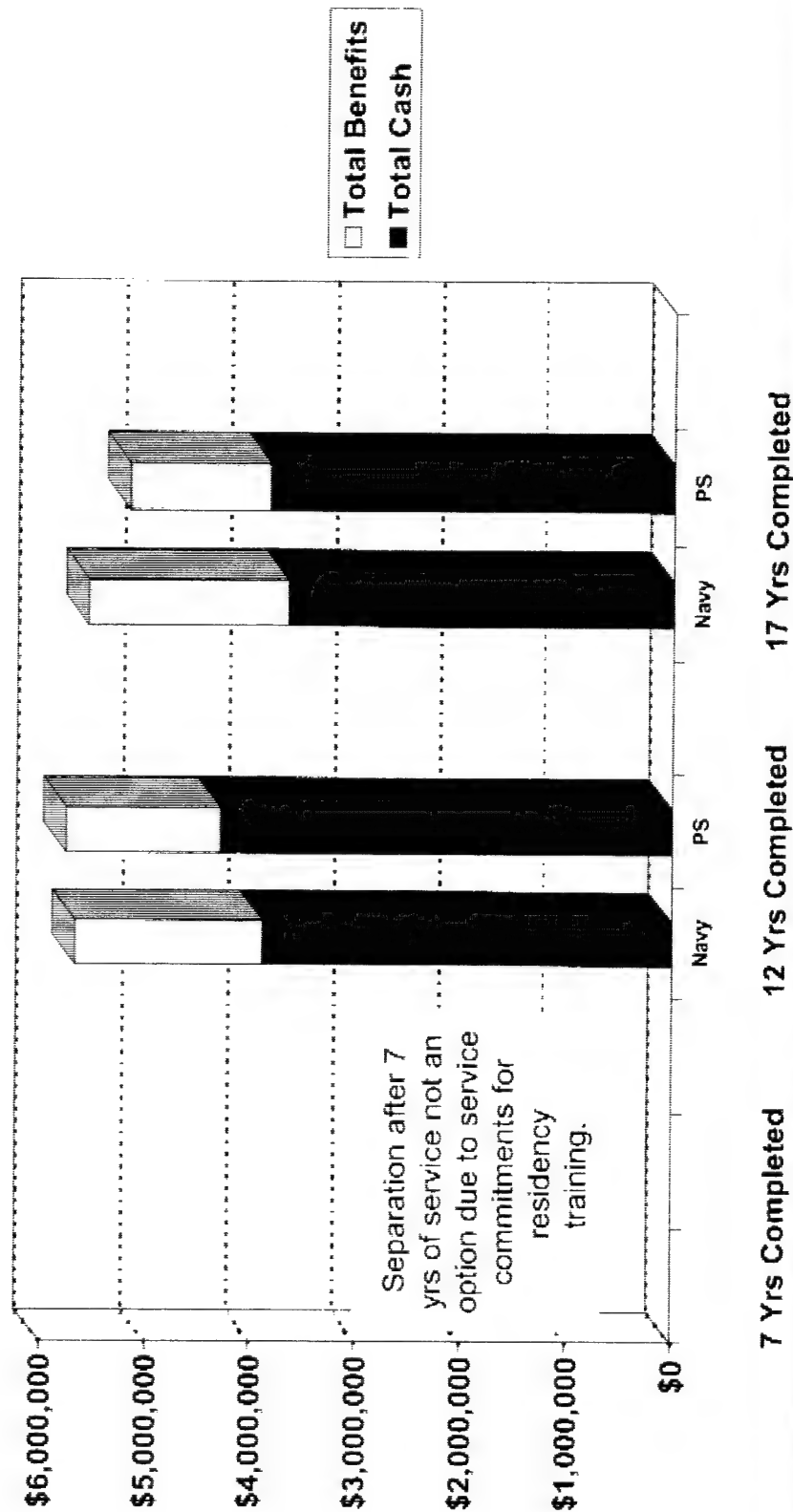
Current Annual Compensation



General Surgery

Present Value of Future Compensation & Benefits

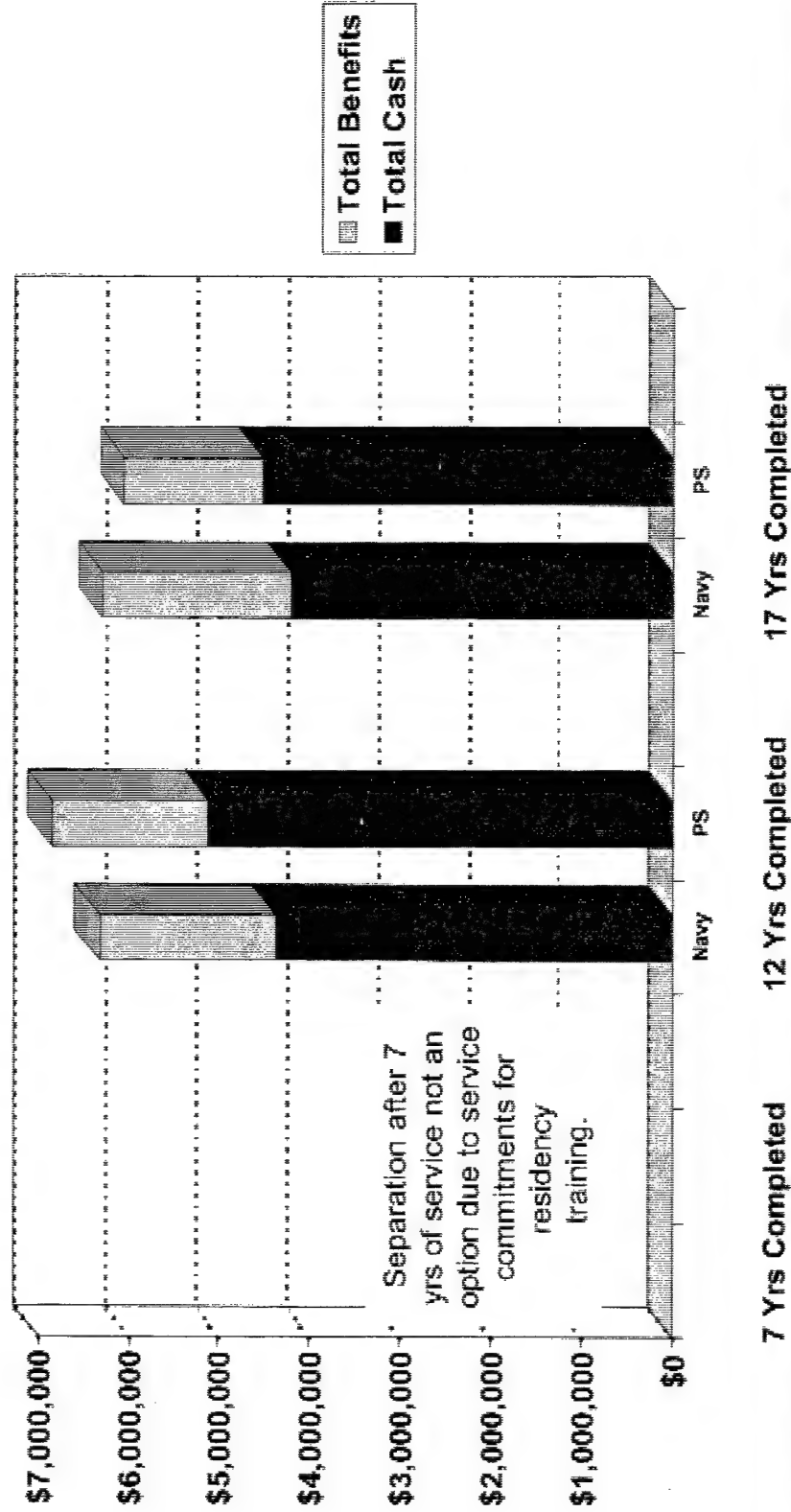
(Median Private Sector Salaries)



General Surgery

Present Value of Future Compensation & Benefits

(P75 Private Sector Salaries)



Hematology/Oncology

Current Annual Compensation

Years of Completed Navy Service	Compensation Element	Navy	Private Sector (50th Percentile)	Private Sector (75th Percentile)
7	RMC/Base Salary	\$63,300	\$140,300	\$152,500
	Incentive Pays	\$50,000		
	Total Cash	\$113,300	\$140,300	\$152,500
	Total Benefits	\$36,000	\$47,100	\$49,300
	Total Compensation	\$149,300	\$187,400	\$201,800

Years of Completed Navy Service	Compensation Element	Navy	Private Sector (50th Percentile)	Private Sector (75th Percentile)
12	RMC/Base Salary	\$77,600	\$165,900	\$187,700
	Incentive Pays	\$51,000		
	Total Cash	\$128,600	\$165,900	\$187,700
	Total Benefits	\$42,900	\$55,300	\$63,000
	Total Compensation	\$171,500	\$221,200	\$250,700

Years of Completed Navy Service	Compensation Element	Navy	Private Sector (50th Percentile)	Private Sector (75th Percentile)
17	RMC/Base Salary	\$86,100	\$178,500	\$196,300
	Incentive Pays	\$43,000		
	Total Cash	\$129,100	\$178,500	\$196,300
	Total Benefits	\$47,400	\$59,300	\$65,800
	Total Compensation	\$176,500	\$237,800	\$262,100

Navy compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000. At 7 years of completed service, private sector compensation is for internal medicine. At 12 and 17 years of completed service, private sector compensation is for hematology/oncology.

Hematology/Oncology
Present Value of Future Compensation and Benefits
Median Private Sector Salaries

Years of Completed Navy Service	Compensation Element	Navy Service	Second Career	= Total Navy Service	Private Sector (50th Percentile)
7	RMC/Base Salary	\$1,330,200	\$1,913,700	\$3,243,900	\$3,937,100
	Incentive Pays	\$507,300		\$507,300	
	Total Cash	\$1,837,500	\$1,913,700	\$3,751,200	\$3,937,100
	Retirement + SBP	\$488,300	\$414,100	\$902,400	\$701,400
	Other Benefits	\$244,000	\$527,100	\$771,100	\$798,900
	Total Benefits	\$732,300	\$941,200	\$1,673,500	\$1,500,300
	Total Compensation	\$2,569,800	\$2,854,900	\$5,424,700	\$5,437,400

Years of Completed Navy Service	Compensation Element	Navy Service	Second Career	= Total Navy Service	Private Sector (50th Percentile)
12 Separation after 12 yrs of service not an option due to service commitments for sub-specialty training.	RMC/Base Salary				
	Incentive Pays				
	Total Cash				
	Retirement + SBP				
	Other Benefits				
	Total Benefits				
	Total Compensation			N/A	N/A

Years of Completed Navy Service	Compensation Element	Navy Service	Second Career	= Total Navy Service	Private Sector (50th Percentile)
17	RMC/Base Salary	\$273,900	\$2,775,900	\$3,049,800	\$3,292,100
	Incentive Pays	\$123,900		\$123,900	
	Total Cash	\$397,800	\$2,775,900	\$3,173,700	\$3,292,100
	Retirement + SBP	\$674,000	\$530,900	\$1,204,900	\$615,700
	Other Benefits	\$76,100	\$566,600	\$642,700	\$652,200
	Total Benefits	\$750,100	\$1,097,500	\$1,847,600	\$1,267,900
	Total Compensation	\$1,147,900	\$3,873,400	\$5,021,300	\$4,560,000

Navy compensation is RMC, special and incentive pays, and benefits as of 1 July 2000.

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000. At 7 years of completed service, private sector compensation assumes completion of hematology/oncology specialty training following same schedule as in Navy practice. At 17 years of completed service, private sector assumes hematology/oncology specialty.

Hematology/Oncology
Present Value of Future Compensation and Benefits
P75 Private Sector Salaries

Years of Completed Navy Service	Compensation Element	Navy Service	Second Career =	Total Navy Service	Private Sector (75th Percentile)
7	RMC/Base Salary	\$1,330,200	\$2,090,000	\$3,420,200	\$4,469,300
	Incentive Pays	\$507,300		\$507,300	
	Total Cash	\$1,837,500	\$2,090,000	\$3,927,500	\$4,469,300
	Retirement + SBP	\$488,300	\$426,900	\$915,200	\$722,500
	Other Benefits	\$244,000	\$567,700	\$811,700	\$898,100
	Total Benefits	\$732,300	\$994,600	\$1,726,900	\$1,620,600
	Total Compensation	\$2,569,800	\$3,084,600	\$5,654,400	\$6,089,900

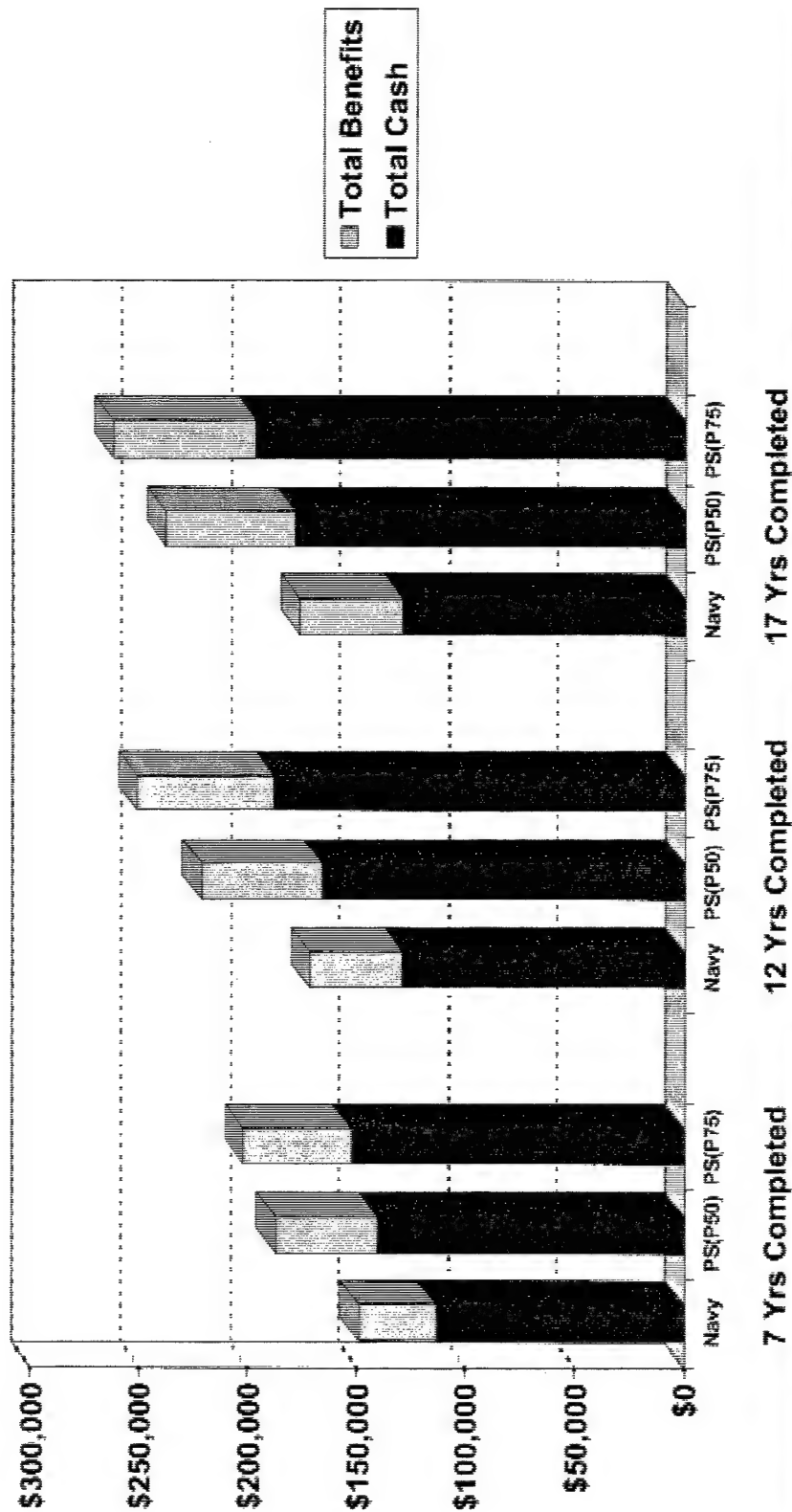
Years of Completed Navy Service	Compensation Element	Navy Service	Second Career =	Total Navy Service	Private Sector (75th Percentile)
12 Separation after 12 yrs of service not an option due to service commitments for sub-specialty training.	RMC/Base Salary				
	Incentive Pays				
	Total Cash				
	Retirement + SBP				
	Other Benefits				
	Total Benefits				
	Total Compensation			N/A	N/A

Years of Completed Navy Service	Compensation Element	Navy Service	Second Career =	Total Navy Service	Private Sector (75th Percentile)
17	RMC/Base Salary	\$273,900	\$3,014,200	\$3,288,100	\$3,619,100
	Incentive Pays	\$123,900		\$123,900	
	Total Cash	\$397,800	\$3,014,200	\$3,412,000	\$3,619,100
	Retirement + SBP	\$674,000	\$546,400	\$1,220,400	\$633,500
	Other Benefits	\$76,100	\$616,000	\$692,100	\$718,300
	Total Benefits	\$750,100	\$1,162,400	\$1,912,500	\$1,351,800
	Total Compensation	\$1,147,900	\$4,176,600	\$5,324,500	\$4,970,900

Navy compensation is RMC, special and incentive pays, and benefits as of 1 July 2000.

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000. At 7 years of completed service, private sector compensation assumes completion of hematology/oncology specialty training following same schedule as in Navy practice. At 17 years of completed service, private sector assumes hematology/oncology specialty.

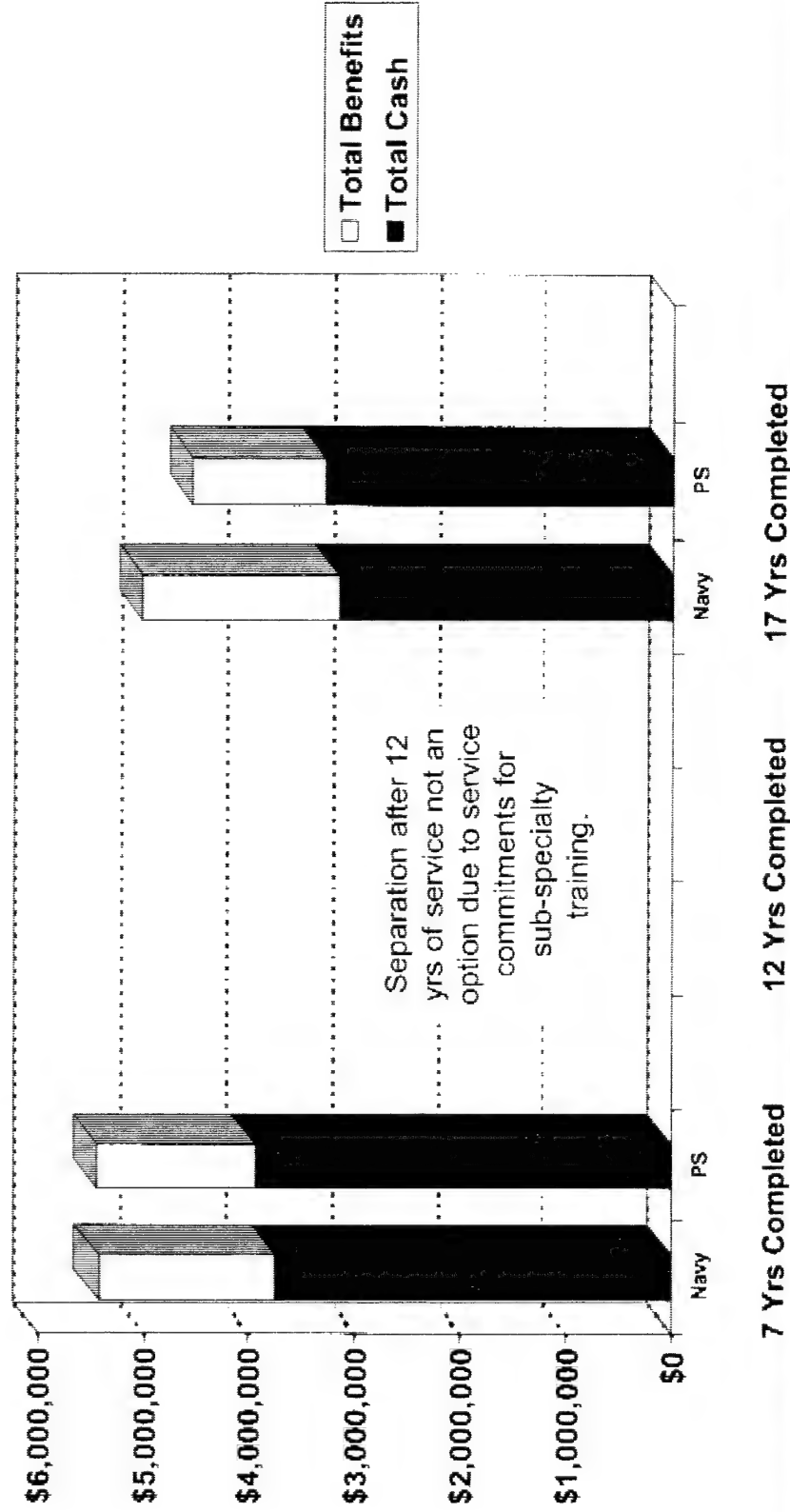
Hematology/Oncology **Current Annual Compensation**



Hematology/Oncology

Present Value of Future Compensation & Benefits

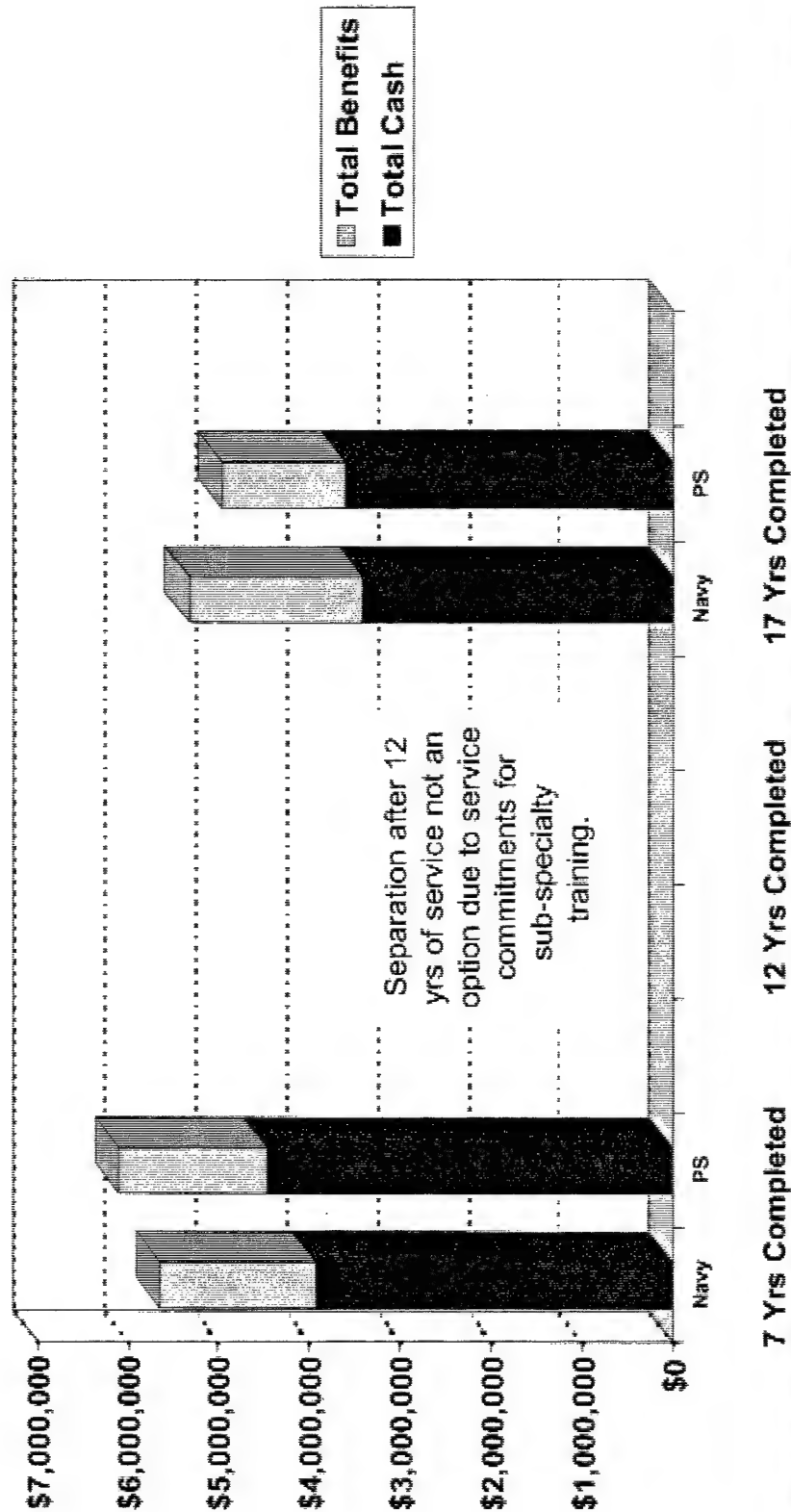
(Median Private Sector Salaries)



Hematology/Oncology

Present Value of Future Compensation & Benefits

(P75 Private Sector Salaries)



Internal Medicine
Current Annual Compensation

Years of Completed Navy Service	Compensation Element	Navy	Private Sector (50th Percentile)	Private Sector (75th Percentile)
7	RMC/Base Salary	\$63,300	\$140,300	\$152,500
	Incentive Pays	\$50,000		
	Total Cash	\$113,300	\$140,300	\$152,500
	Total Benefits	\$36,000	\$47,100	\$49,300
	Total Compensation	\$149,300	\$187,400	\$201,800

Years of Completed Navy Service	Compensation Element	Navy	Private Sector (50th Percentile)	Private Sector (75th Percentile)
12	RMC/Base Salary	\$77,600	\$148,100	\$163,000
	Incentive Pays	\$50,000		
	Total Cash	\$127,600	\$148,100	\$163,000
	Total Benefits	\$42,900	\$49,200	\$53,100
	Total Compensation	\$170,500	\$197,300	\$216,100

Years of Completed Navy Service	Compensation Element	Navy	Private Sector (50th Percentile)	Private Sector (75th Percentile)
17	RMC/Base Salary	\$86,100	\$155,900	\$173,600
	Incentive Pays	\$49,000		
	Total Cash	\$135,100	\$155,900	\$173,600
	Total Benefits	\$47,400	\$51,300	\$56,900
	Total Compensation	\$182,500	\$207,200	\$230,500

Navy compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Internal Medicine
Present Value of Future Compensation and Benefits
Median Private Sector Salaries

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (50th Percentile)
7	RMC/Base Salary	\$1,330,200	\$1,798,300	\$3,128,500	\$3,385,200
	Incentive Pays	\$517,300		\$517,300	
	Total Cash	\$1,847,500	\$1,798,300	\$3,645,800	\$3,385,200
	Retirement + SBP	\$488,300	\$320,000	\$808,300	\$545,300
	Other Benefits	\$244,000	\$459,300	\$703,300	\$700,900
	Total Benefits	\$732,300	\$779,300	\$1,511,600	\$1,246,200
	Total Compensation	\$2,579,800	\$2,577,600	\$5,157,400	\$4,631,400

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (50th Percentile)
12	RMC/Base Salary	\$628,100	\$2,044,300	\$2,672,400	\$3,119,900
	Incentive Pays	\$326,900		\$326,900	
	Total Cash	\$955,000	\$2,044,300	\$2,999,300	\$3,119,900
	Retirement + SBP	\$550,800	\$362,300	\$913,100	\$518,500
	Other Benefits	\$179,200	\$462,100	\$641,300	\$633,500
	Total Benefits	\$730,000	\$824,400	\$1,554,400	\$1,152,000
	Total Compensation	\$1,685,000	\$2,868,700	\$4,553,700	\$4,271,900

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (50th Percentile)
17	RMC/Base Salary	\$273,900	\$2,322,700	\$2,596,600	\$2,765,900
	Incentive Pays	\$139,400		\$139,400	
	Total Cash	\$413,300	\$2,322,700	\$2,736,000	\$2,765,900
	Retirement + SBP	\$674,000	\$410,200	\$1,084,200	\$476,100
	Other Benefits	\$76,100	\$478,800	\$554,900	\$551,600
	Total Benefits	\$750,100	\$889,000	\$1,639,100	\$1,027,700
	Total Compensation	\$1,163,400	\$3,211,700	\$4,375,100	\$3,793,600

Navy compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Internal Medicine
Present Value of Future Compensation and Benefits
P75 Private Sector Salaries

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (75th Percentile)
7	RMC/Base Salary	\$1,330,200	\$2,002,500	\$3,332,700	\$3,681,600
	Incentive Pays	\$517,300		\$517,300	
	Total Cash	\$1,847,500	\$2,002,500	\$3,850,000	\$3,681,600
	Retirement + SBP	\$488,300	\$386,700	\$875,000	\$657,300
	Other Benefits	\$244,000	\$495,500	\$739,500	\$730,300
	Total Benefits	\$732,300	\$882,200	\$1,614,500	\$1,387,600
	Total Compensation	\$2,579,800	\$2,884,700	\$5,464,500	\$5,069,200

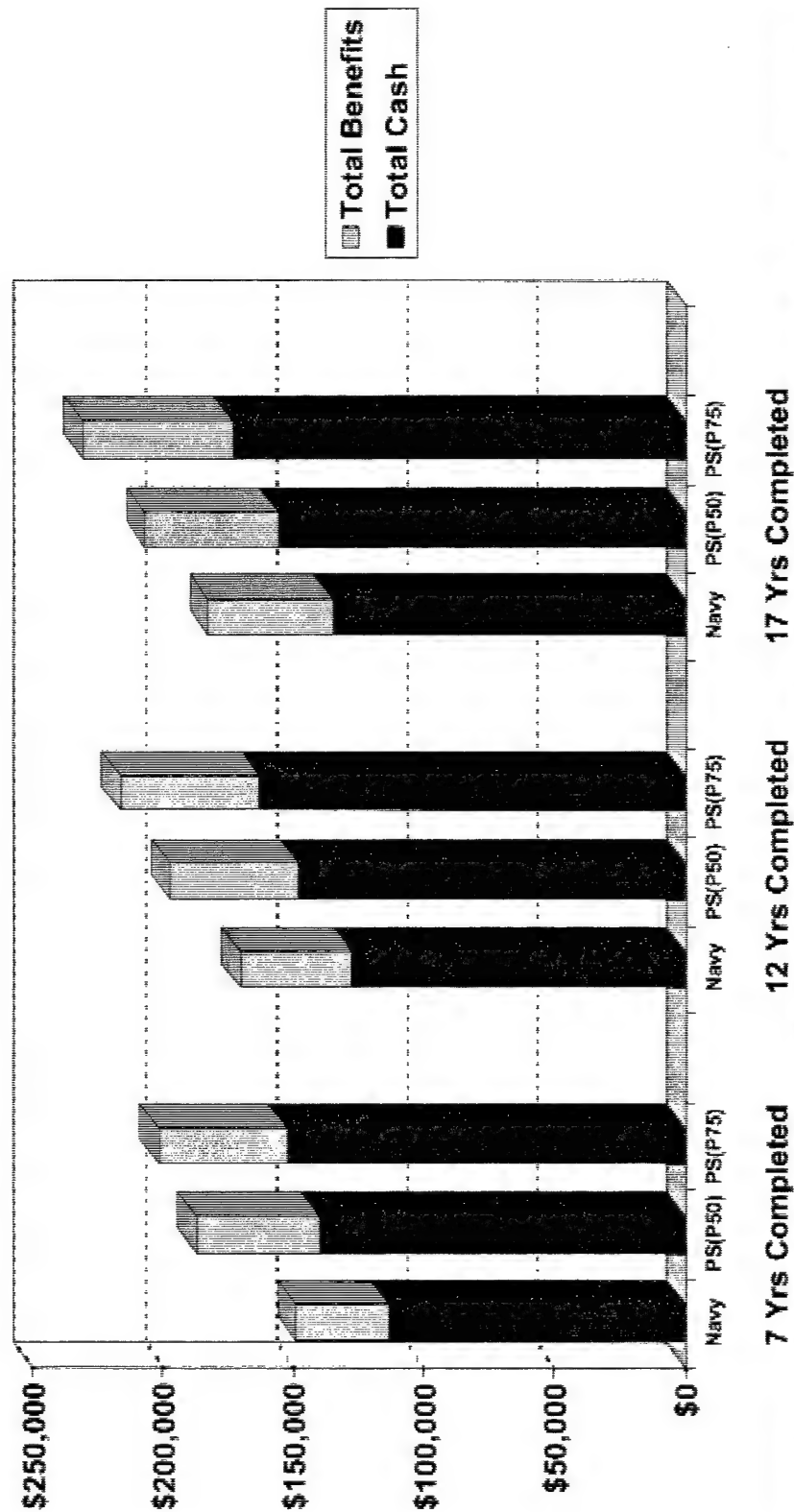
Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (75th Percentile)
12	RMC/Base Salary	\$628,100	\$2,282,100	\$2,910,200	\$3,435,600
	Incentive Pays	\$326,900		\$326,900	
	Total Cash	\$955,000	\$2,282,100	\$3,237,100	\$3,435,600
	Retirement + SBP	\$550,800	\$438,600	\$989,400	\$626,700
	Other Benefits	\$179,200	\$505,900	\$685,100	\$679,400
	Total Benefits	\$730,000	\$944,500	\$1,674,500	\$1,306,100
	Total Compensation	\$1,685,000	\$3,226,600	\$4,911,600	\$4,741,700

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (75th Percentile)
17	RMC/Base Salary	\$273,900	\$2,598,700	\$2,872,600	\$3,079,500
	Incentive Pays	\$139,400		\$139,400	
	Total Cash	\$413,300	\$2,598,700	\$3,012,000	\$3,079,500
	Retirement + SBP	\$674,000	\$497,300	\$1,171,300	\$576,900
	Other Benefits	\$76,100	\$531,300	\$607,400	\$607,500
	Total Benefits	\$750,100	\$1,028,600	\$1,778,700	\$1,184,400
	Total Compensation	\$1,163,400	\$3,627,300	\$4,790,700	\$4,263,900

Navy compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

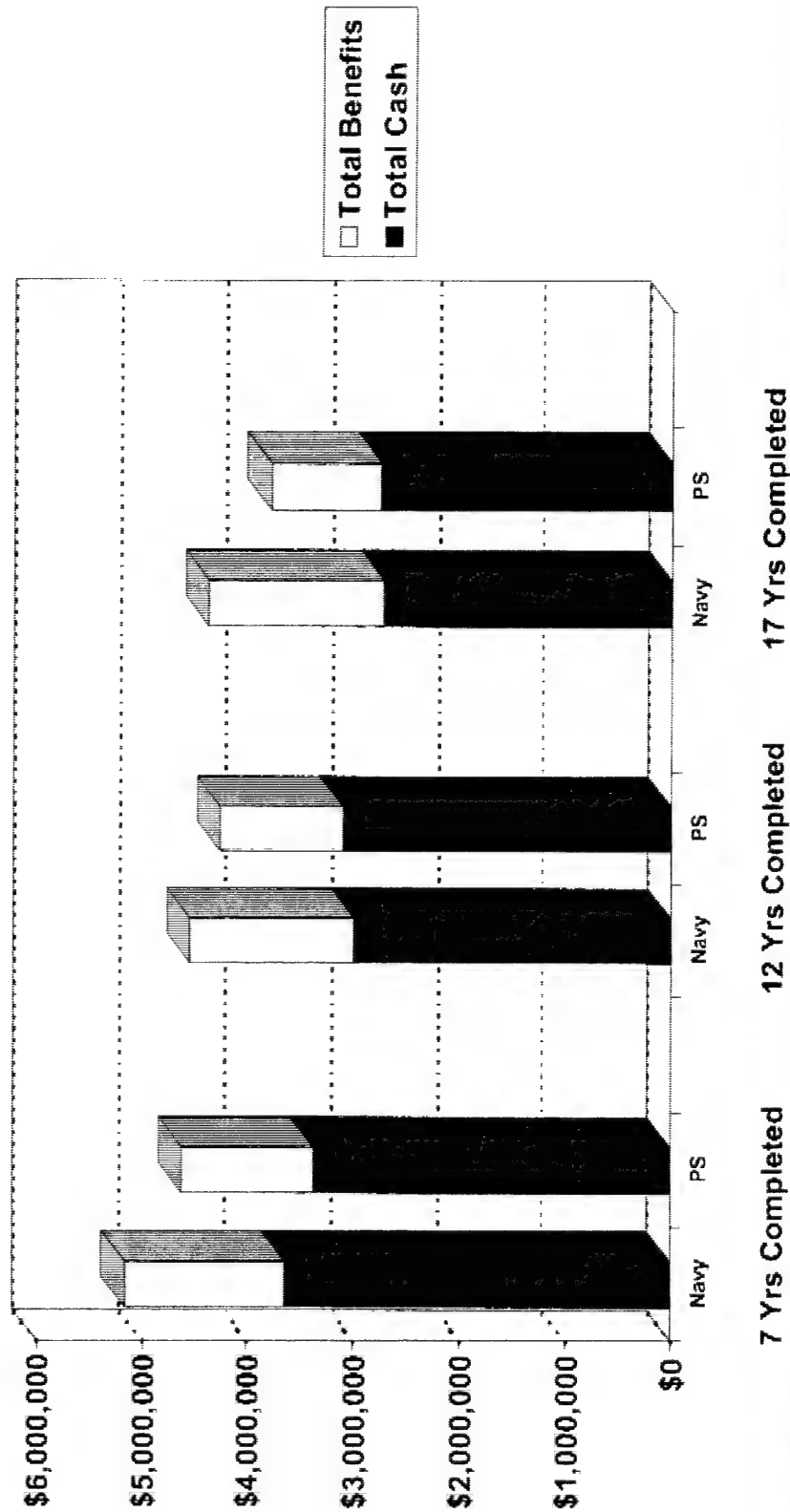
Internal Medicine Current Annual Compensation



Internal Medicine

Present Value of Future Compensation & Benefits

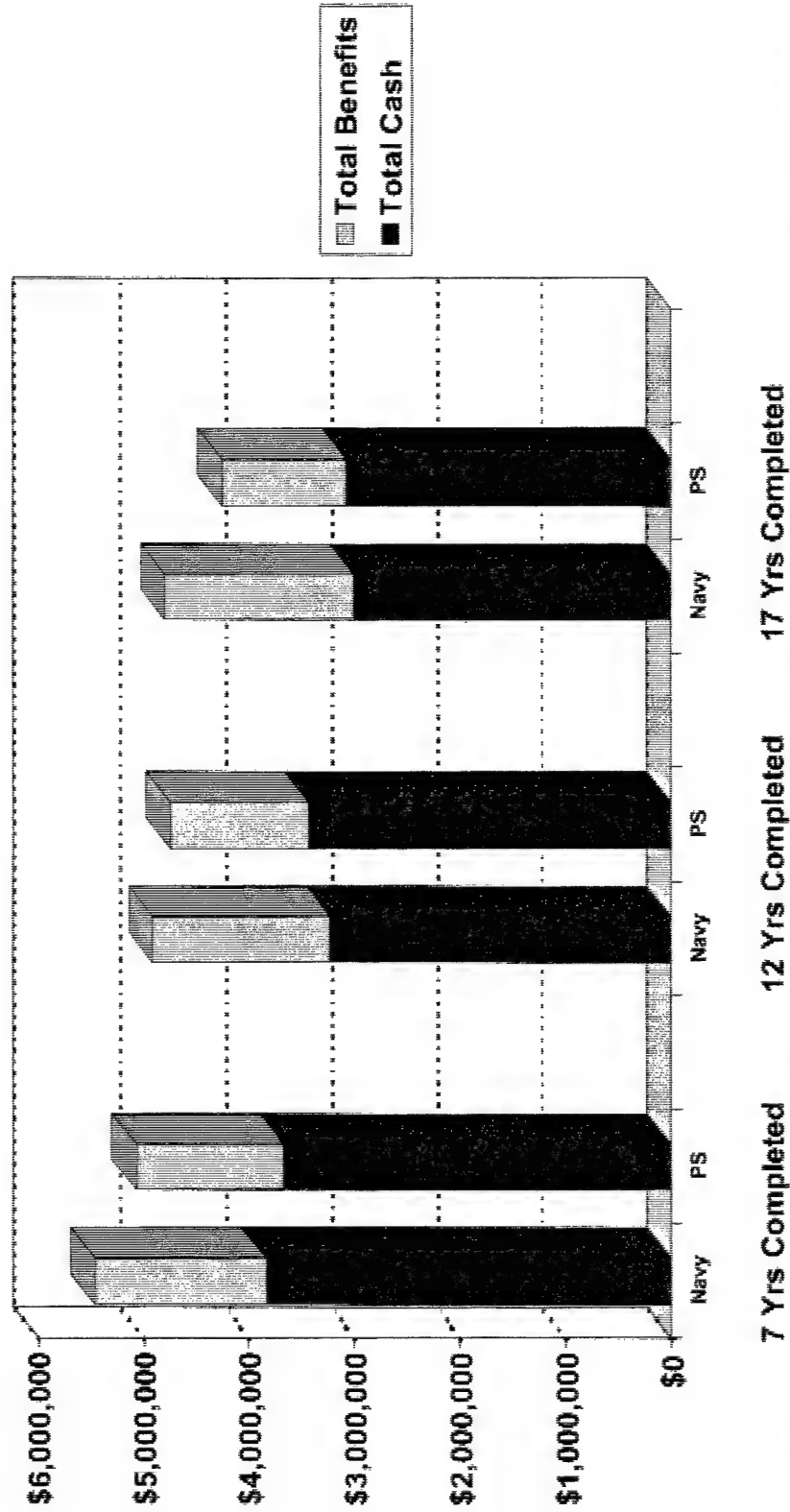
(Median Private Sector Salaries)



Internal Medicine

Present Value of Future Compensation & Benefits

(P75 Private Sector Salaries)



Neurology

Current Annual Compensation

Years of Completed Navy Service	Compensation Element	Navy	Private Sector (50th Percentile)	Private Sector (75th Percentile)
7	RMC/Base Salary	\$63,300	\$157,600	\$175,800
	Incentive Pays	\$42,000		
	Total Cash	\$105,300	\$157,600	\$175,800
	Total Benefits	\$36,000	\$54,000	\$62,400
	Total Compensation	\$141,300	\$211,600	\$238,200

Years of Completed Navy Service	Compensation Element	Navy	Private Sector (50th Percentile)	Private Sector (75th Percentile)
12	RMC/Base Salary	\$77,600	\$164,200	\$182,400
	Incentive Pays	\$50,000		
	Total Cash	\$127,600	\$164,200	\$182,400
	Total Benefits	\$42,900	\$55,700	\$63,800
	Total Compensation	\$170,500	\$219,900	\$246,200

Years of Completed Navy Service	Compensation Element	Navy	Private Sector (50th Percentile)	Private Sector (75th Percentile)
17	RMC/Base Salary	\$86,100	\$170,700	\$189,100
	Incentive Pays	\$49,000		
	Total Cash	\$135,100	\$170,700	\$189,100
	Total Benefits	\$47,400	\$57,300	\$65,200
	Total Compensation	\$182,500	\$228,000	\$254,300

Navy compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Neurology**Present Value of Future Compensation and Benefits**
Median Private Sector Salaries

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (50th Percentile)
7 Separation after 7 yrs of service not an option due to service commitments for residency training.	RMC/Base Salary Incentive Pays				
	Total Cash				
	Retirement + SBP Other Benefits				
	Total Benefits				
	Total Compensation			N/A	N/A

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (50th Percentile)
12	RMC/Base Salary	\$628,100	\$2,231,300	\$2,859,400	\$3,459,400
	Incentive Pays	\$340,700		\$340,700	
	Total Cash	\$968,800	\$2,231,300	\$3,200,100	\$3,459,400
	Retirement + SBP	\$550,800	\$394,300	\$945,100	\$565,300
	Other Benefits	\$179,200	\$504,200	\$683,400	\$709,400
	Total Benefits	\$730,000	\$898,500	\$1,628,500	\$1,274,700
	Total Compensation	\$1,698,800	\$3,129,800	\$4,828,600	\$4,734,100

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (50th Percentile)
17	RMC/Base Salary	\$273,900	\$2,529,800	\$2,803,700	\$3,029,500
	Incentive Pays	\$134,800		\$134,800	
	Total Cash	\$408,700	\$2,529,800	\$2,938,500	\$3,029,500
	Retirement + SBP	\$674,000	\$446,000	\$1,120,000	\$518,000
	Other Benefits	\$76,100	\$525,600	\$601,700	\$611,000
	Total Benefits	\$750,100	\$971,600	\$1,721,700	\$1,129,000
	Total Compensation	\$1,158,800	\$3,501,400	\$4,660,200	\$4,158,500

Navy compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Neurology
Present Value of Future Compensation and Benefits
P75 Private Sector Salaries

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (75th Percentile)
7 Separation after 7 yrs of service not an option due to service commitments for residency training.	RMC/Base Salary Incentive Pays				
	Total Cash				
	Retirement + SBP Other Benefits				
	Total Benefits				
	Total Compensation			N/A	N/A

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (75th Percentile)
12	RMC/Base Salary	\$628,100	\$2,469,000	\$3,097,100	\$3,844,200
	Incentive Pays	\$340,700		\$340,700	
	Total Cash	\$968,800	\$2,469,000	\$3,437,800	\$3,844,200
	Retirement + SBP	\$550,800	\$438,100	\$988,900	\$627,200
	Other Benefits	\$179,200	\$559,700	\$738,900	\$804,700
	Total Benefits	\$730,000	\$997,800	\$1,727,800	\$1,431,900
	Total Compensation	\$1,698,800	\$3,466,800	\$5,165,600	\$5,276,100

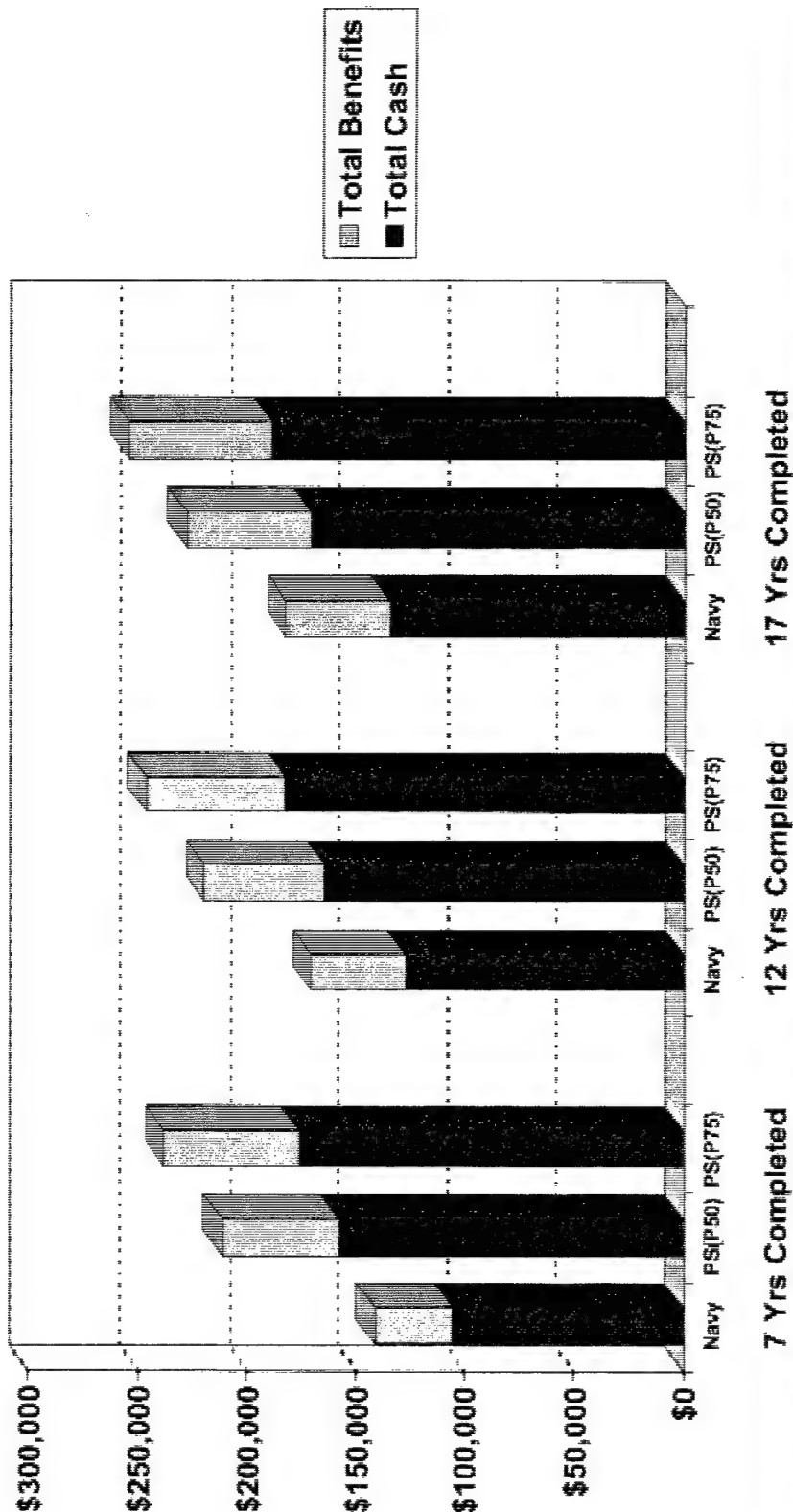
Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (75th Percentile)
17	RMC/Base Salary	\$273,900	\$2,798,000	\$3,071,900	\$3,355,800
	Incentive Pays	\$134,800		\$134,800	
	Total Cash	\$408,700	\$2,798,000	\$3,206,700	\$3,355,800
	Retirement + SBP	\$674,000	\$495,200	\$1,169,200	\$574,900
	Other Benefits	\$76,100	\$588,000	\$664,100	\$688,700
	Total Benefits	\$750,100	\$1,083,200	\$1,833,300	\$1,263,600
	Total Compensation	\$1,158,800	\$3,881,200	\$5,040,000	\$4,619,400

Navy compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Neurology

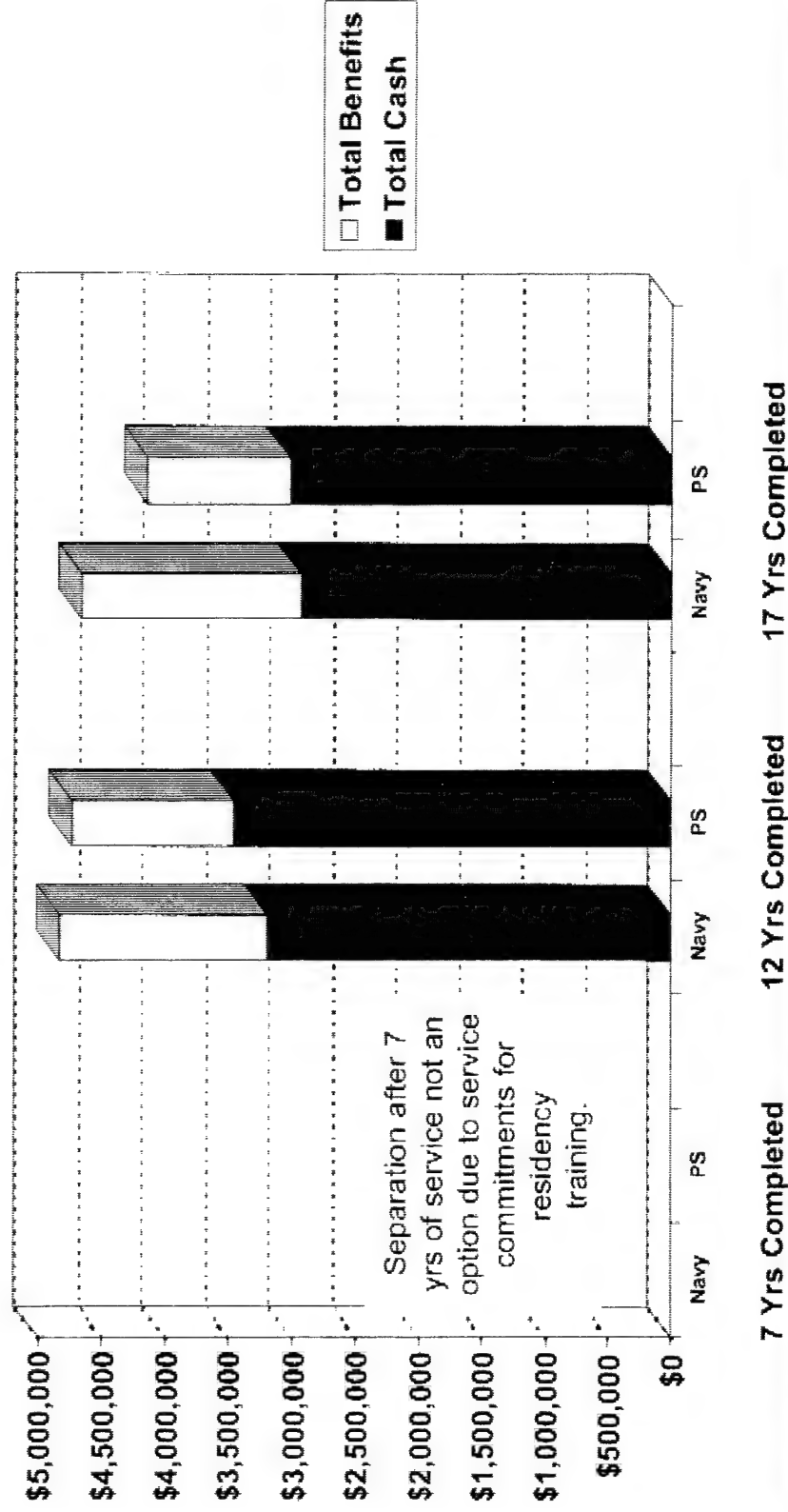
Current Annual Compensation



Neurology

Present Value of Future Compensation & Benefits

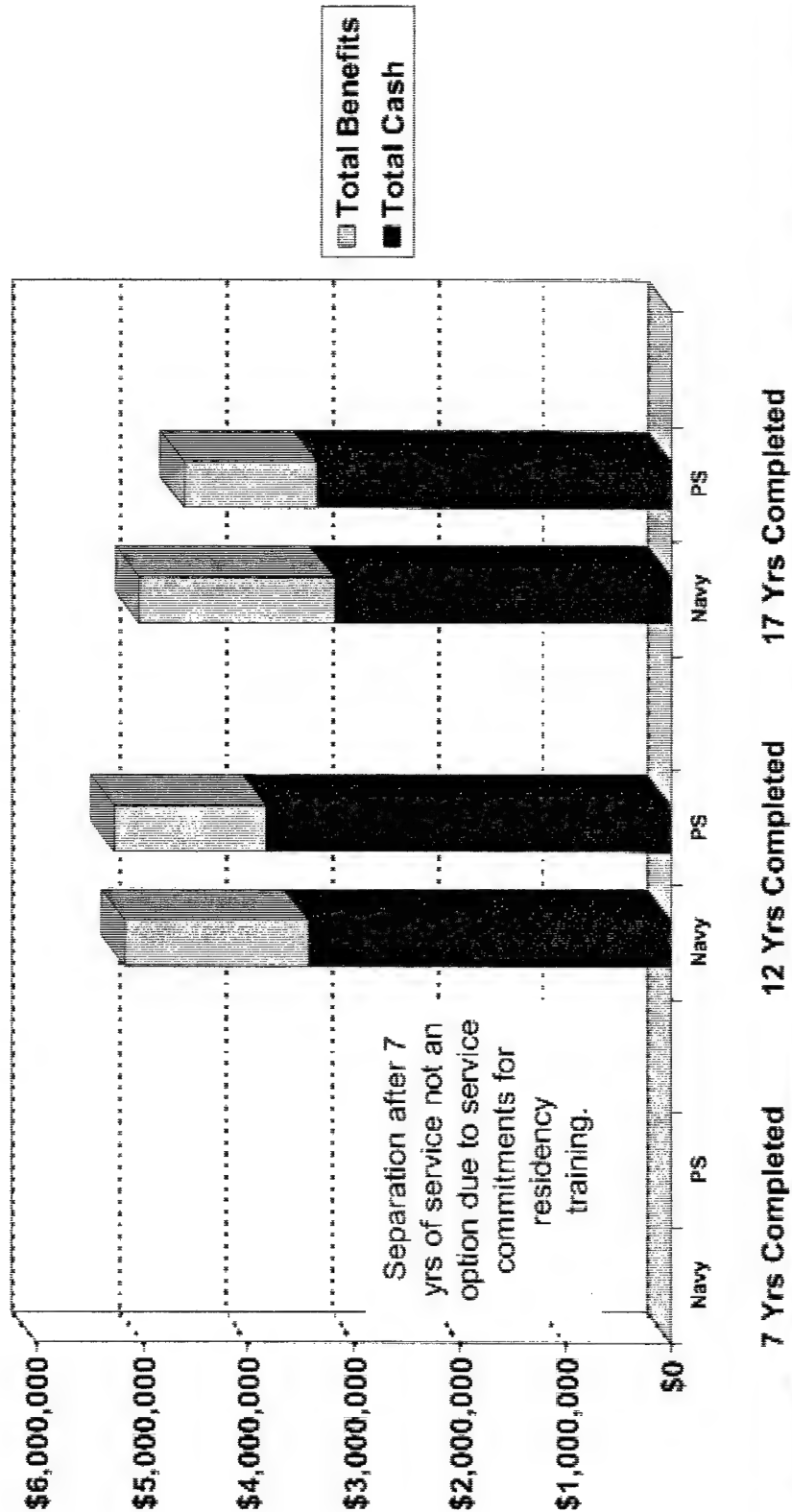
(Median Private Sector Salaries)



Neurology

Present Value of Future Compensation & Benefits

(P75 Private Sector Salaries)



Neurosurgery

Current Annual Compensation

Years of Completed Navy Service	Compensation Element	Navy	Private Sector (50th Percentile)	Private Sector (75th Percentile)
7 Navy physician is in residency training program at 7 years of service				
			N/A	N/A

Years of Completed Navy Service	Compensation Element	Navy	Private Sector (50th Percentile)	Private Sector (75th Percentile)
12	RMC/Base Salary	\$77,600	\$339,200	Insufficient Data
	Incentive Pays	\$73,000		
	Total Cash	\$150,600	\$339,200	
	Total Benefits	\$42,900	\$96,000	
	Total Compensation	\$193,500	\$435,200	

Years of Completed Navy Service	Compensation Element	Navy	Private Sector (50th Percentile)	Private Sector (75th Percentile)
17	RMC/Base Salary	\$86,100	\$331,400	Insufficient Data
	Incentive Pays	\$65,000		
	Total Cash	\$151,100	\$331,400	
	Total Benefits	\$47,400	\$96,800	
	Total Compensation	\$198,500	\$428,200	

Navy compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Insufficient data to display comparisons for Private Sector 75th percentile

Neurosurgery
Present Value of Future Compensation and Benefits
Median Private Sector Salaries

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (50th Percentile)
7 Separation after 7 yrs of service not an option because physician is in residency training.	RMC/Base Salary Incentive Pays				
	Total Cash				
	Retirement + SBP Other Benefits				
	Total Benefits				
	Total Compensation			N/A	N/A

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (50th Percentile)
12 Separation after 12 yrs of service not an option due to service commitments for residency training.	RMC/Base Salary Incentive Pays				
	Total Cash				
	Retirement + SBP Other Benefits				
	Total Benefits				
	Total Compensation			N/A	N/A

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (50th Percentile)
17	RMC/Base Salary	\$273,900	\$4,743,100	\$5,017,000	\$5,879,300
	Incentive Pays	\$187,400		\$187,400	
	Total Cash	\$461,300	\$4,743,100	\$5,204,400	\$5,879,300
	Retirement + SBP	\$674,000	\$744,100	\$1,418,100	\$865,000
	Other Benefits	\$76,100	\$840,500	\$916,600	\$1,000,200
	Total Benefits	\$750,100	\$1,584,600	\$2,334,700	\$1,865,200
	Total Compensation	\$1,211,400	\$6,327,700	\$7,539,100	\$7,744,500

Navy compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Neurosurgery
Present Value of Future Compensation and Benefits
P75 Private Sector Salaries

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (75th Percentile)
7 Separation after 7 yrs of service not an option because physician is in residency training.	RMC/Base Salary Incentive Pays				
	Total Cash				
	Retirement + SBP Other Benefits				
	Total Benefits				
	Total Compensation			N/A	N/A

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (75th Percentile)
12 Separation after 12 yrs of service not an option due to service commitments for residency training.	RMC/Base Salary Incentive Pays				
	Total Cash				
	Retirement + SBP Other Benefits				
	Total Benefits				
	Total Compensation			N/A	N/A

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (75th Percentile)
17	RMC/Base Salary Incentive Pays	\$273,900 \$187,400	\$5,443,500	\$5,717,400 \$187,400	Insufficient Data
	Total Cash	\$461,300	\$5,443,500	\$5,904,800	
	Retirement + SBP Other Benefits	\$674,000 \$76,100	\$937,500 \$1,079,600	\$1,611,500 \$1,155,700	
	Total Benefits	\$750,100	\$2,017,100	\$2,767,200	
	Total Compensation	\$1,211,400	\$7,460,600	\$8,672,000	

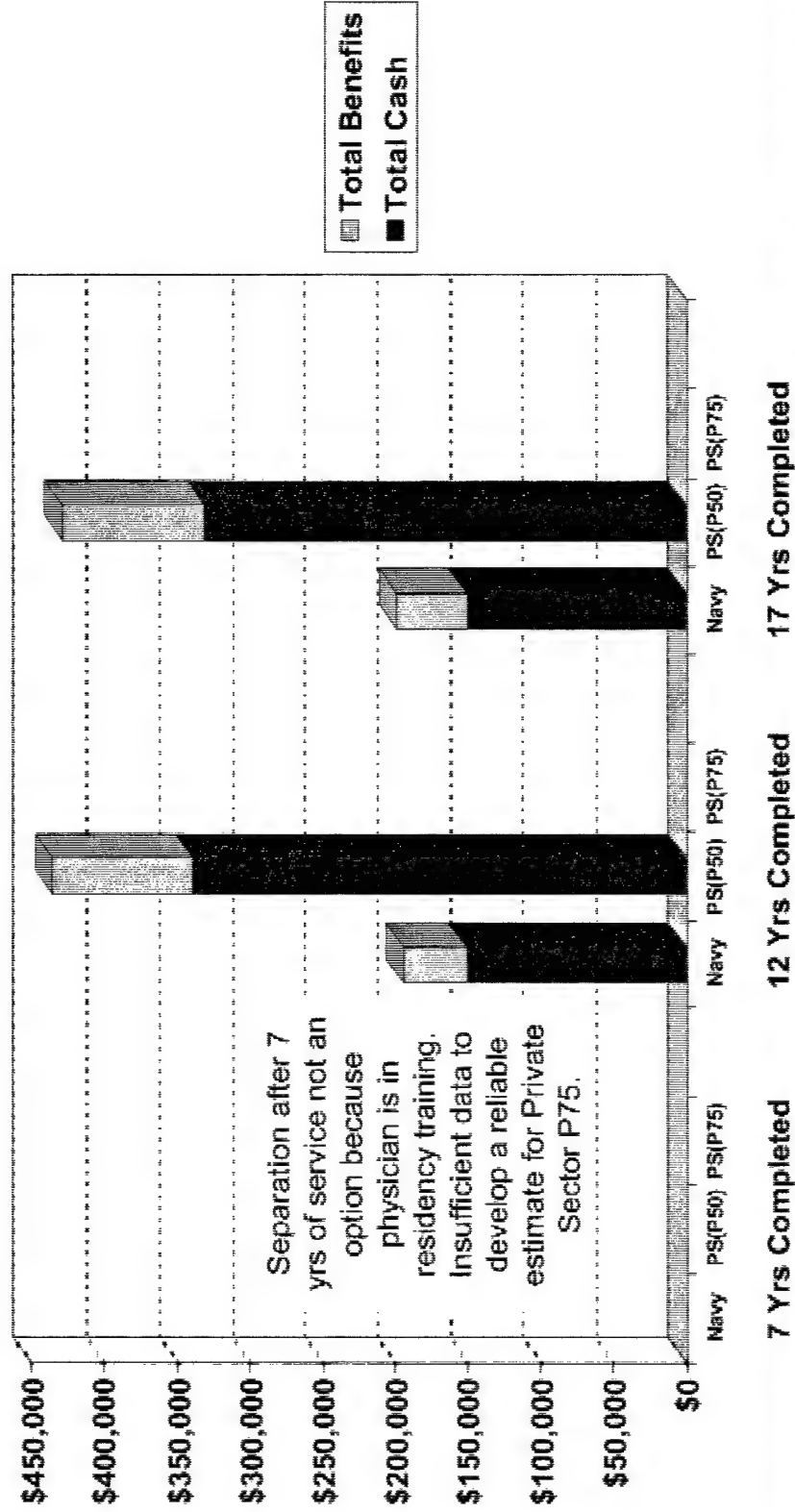
Navy compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Insufficient data to display comparisons for Private Sector 75th percentile

Neurosurgery

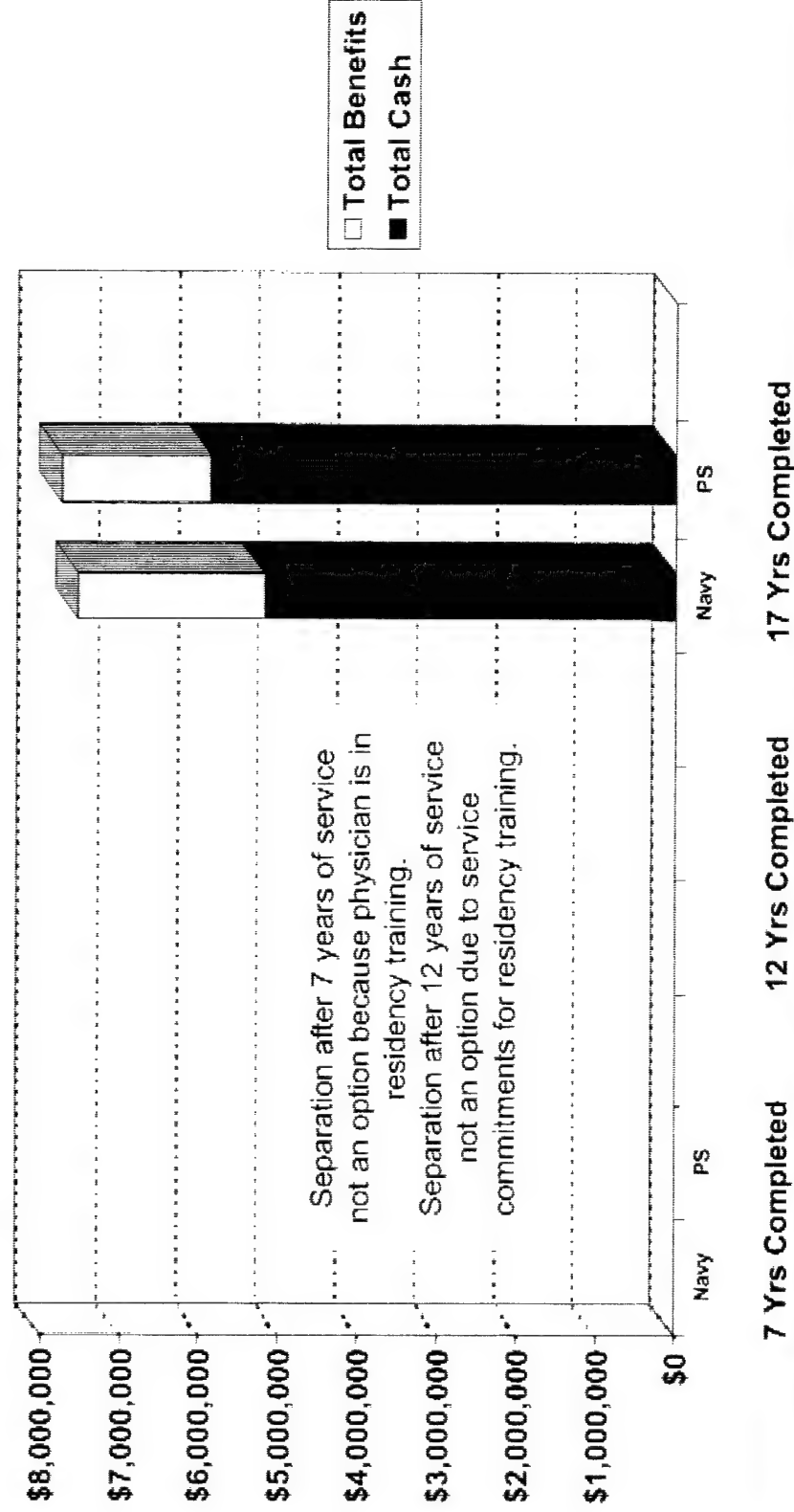
Current Annual Compensation



Neurosurgery

Present Value of Future Compensation & Benefits

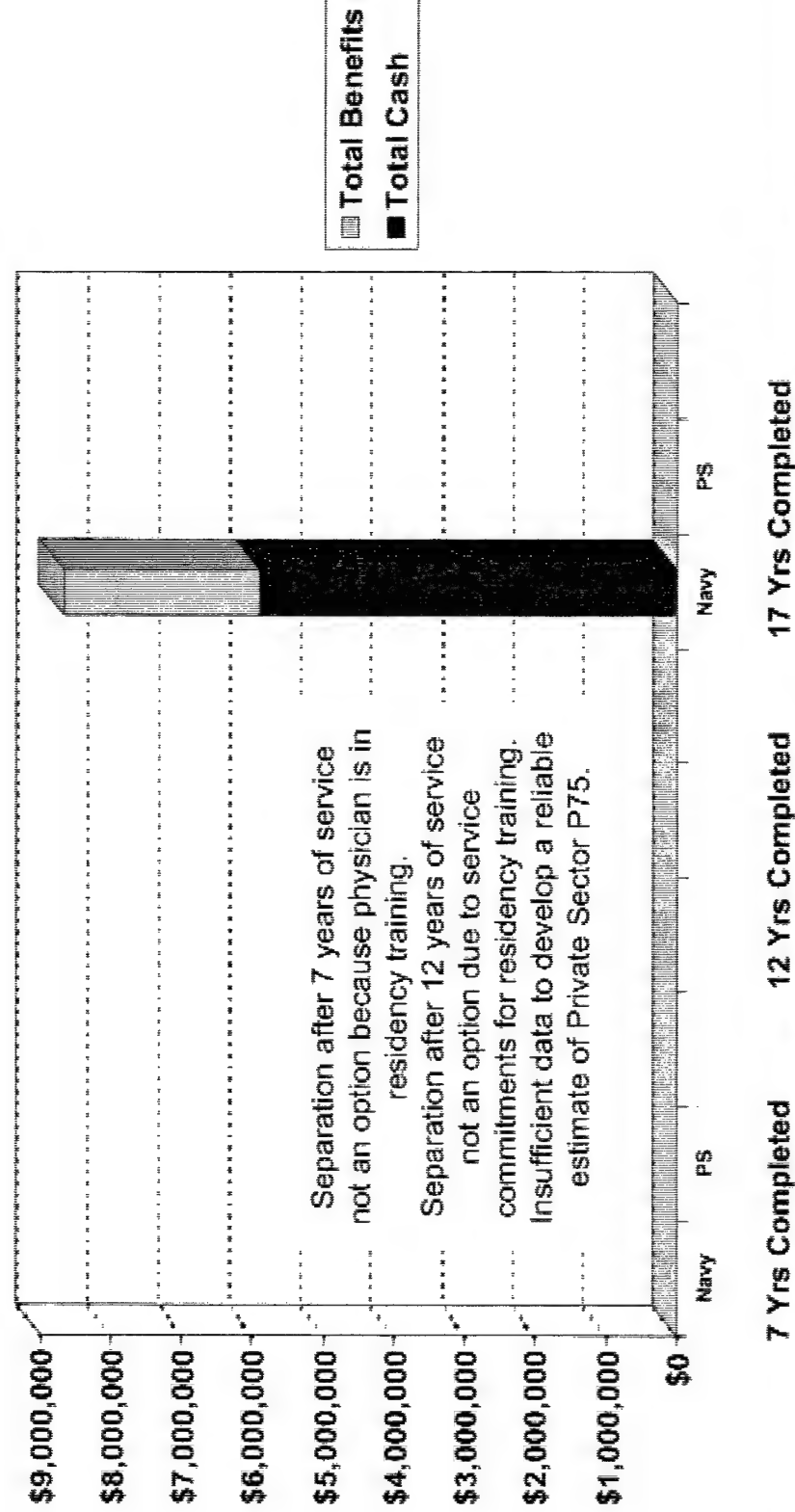
(Median Private Sector Salaries)



Neurosurgery

Present Value of Future Compensation & Benefits

(P75 Private Sector Salaries)



Obstetrics/Gynecology

Current Annual Compensation

Years of Completed Navy Service	Compensation Element	Navy	Private Sector (50th Percentile)	Private Sector (75th Percentile)
7	RMC/Base Salary	\$63,300	\$196,700	\$218,400
	Incentive Pays	\$57,500		
	Total Cash	\$120,800	\$196,700	\$218,400
	Total Benefits	\$36,000	\$61,400	\$67,600
	Total Compensation	\$156,800	\$258,100	\$286,000

Years of Completed Navy Service	Compensation Element	Navy	Private Sector (50th Percentile)	Private Sector (75th Percentile)
12	RMC/Base Salary	\$77,600	\$203,100	\$226,400
	Incentive Pays	\$68,000		
	Total Cash	\$145,600	\$203,100	\$226,400
	Total Benefits	\$42,900	\$64,100	\$70,700
	Total Compensation	\$188,500	\$267,200	\$297,100

Years of Completed Navy Service	Compensation Element	Navy	Private Sector (50th Percentile)	Private Sector (75th Percentile)
17	RMC/Base Salary	\$86,100	\$209,400	\$234,400
	Incentive Pays	\$67,000		
	Total Cash	\$153,100	\$209,400	\$234,400
	Total Benefits	\$47,400	\$66,700	\$73,800
	Total Compensation	\$200,500	\$276,100	\$308,200

Navy compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Obstetrics/Gynecology
Present Value of Future Compensation and Benefits
Median Private Sector Salaries

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (50th Percentile)
7 Separation after 7 yrs of service not an option due to service commitments for residency training.	RMC/Base Salary Incentive Pays				
	Total Cash				
	Retirement + SBP Other Benefits				
	Total Benefits				
	Total Compensation			N/A	N/A

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (50th Percentile)
12	RMC/Base Salary	\$628,100	\$2,729,500	\$3,357,600	\$4,278,700
	Incentive Pays	\$466,500		\$466,500	
	Total Cash	\$1,094,600	\$2,729,500	\$3,824,100	\$4,278,700
	Retirement + SBP	\$550,800	\$488,800	\$1,039,600	\$699,500
	Other Benefits	\$179,200	\$574,400	\$753,600	\$807,900
	Total Benefits	\$730,000	\$1,063,200	\$1,793,200	\$1,507,400
	Total Compensation	\$1,824,600	\$3,792,700	\$5,617,300	\$5,786,100

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (50th Percentile)
17	RMC/Base Salary	\$273,900	\$3,090,800	\$3,364,700	\$3,716,200
	Incentive Pays	\$186,700		\$186,700	
	Total Cash	\$460,600	\$3,090,800	\$3,551,400	\$3,716,200
	Retirement + SBP	\$674,000	\$553,200	\$1,227,200	\$642,100
	Other Benefits	\$76,100	\$606,100	\$682,200	\$704,200
	Total Benefits	\$750,100	\$1,159,300	\$1,909,400	\$1,346,300
	Total Compensation	\$1,210,700	\$4,250,100	\$5,460,800	\$5,062,500

Navy compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Obstetrics/Gynecology
Present Value of Future Compensation and Benefits
P75 Private Sector Salaries

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (75th Percentile)
7 Separation after 7 yrs of service not an option due to service commitments for residency training.	RMC/Base Salary				
	Incentive Pays				
	Total Cash				
	Retirement + SBP				
	Other Benefits				
	Total Benefits				
	Total Compensation			N/A	N/A

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (75th Percentile)
12	RMC/Base Salary	\$628,100	\$3,058,800	\$3,686,900	\$4,770,100
	Incentive Pays	\$466,500		\$466,500	
	Total Cash	\$1,094,600	\$3,058,800	\$4,153,400	\$4,770,100
	Retirement + SBP	\$550,800	\$543,800	\$1,094,600	\$777,600
	Other Benefits	\$179,200	\$625,900	\$805,100	\$885,400
	Total Benefits	\$730,000	\$1,169,700	\$1,899,700	\$1,663,000
	Total Compensation	\$1,824,600	\$4,228,500	\$6,053,100	\$6,433,100

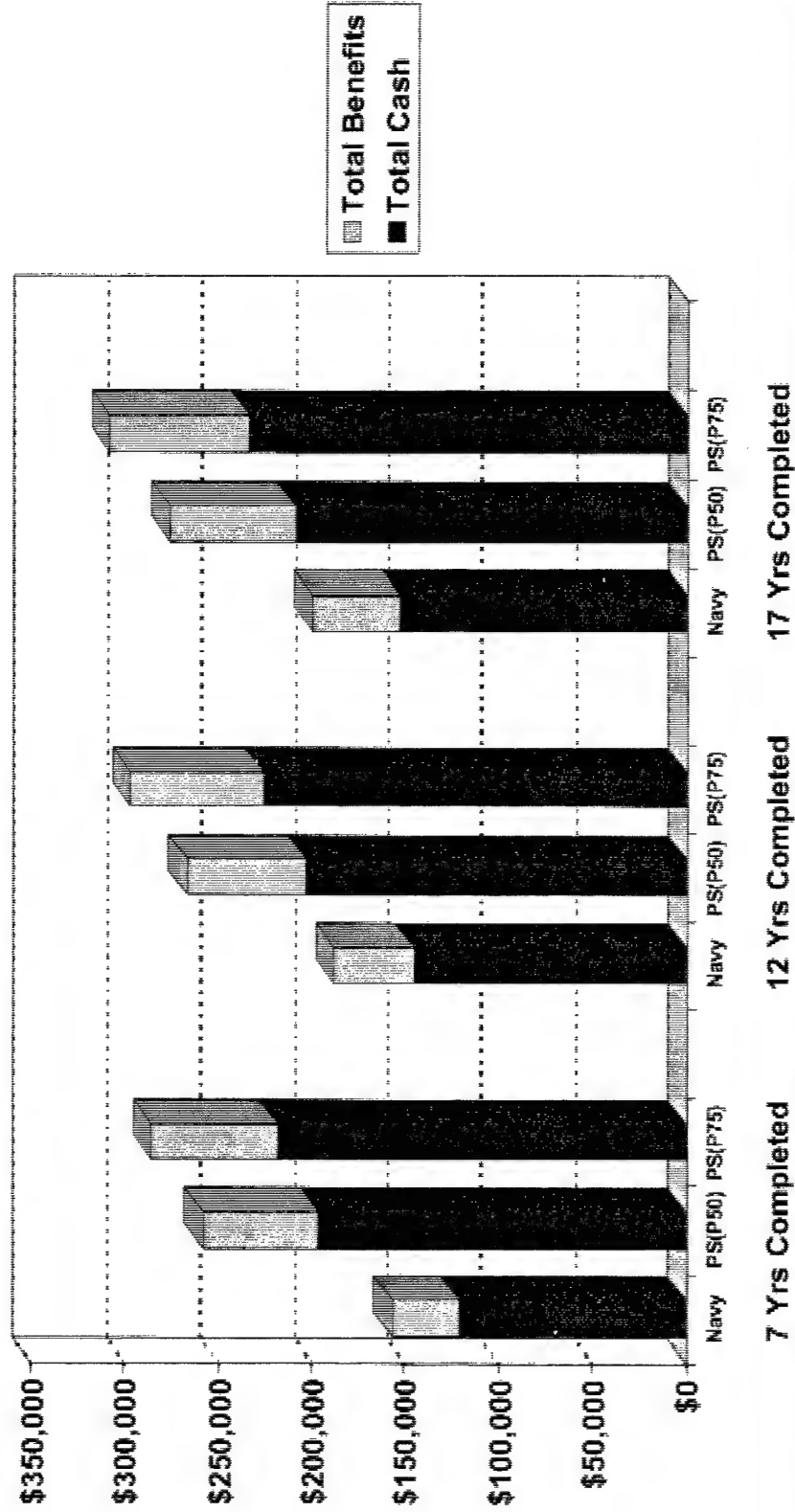
Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (75th Percentile)
17	RMC/Base Salary	\$273,900	\$3,465,700	\$3,739,600	\$4,159,100
	Incentive Pays	\$186,700		\$186,700	
	Total Cash	\$460,600	\$3,465,700	\$3,926,300	\$4,159,100
	Retirement + SBP	\$674,000	\$615,500	\$1,289,500	\$714,200
	Other Benefits	\$76,100	\$664,800	\$740,900	\$773,700
	Total Benefits	\$750,100	\$1,280,300	\$2,030,400	\$1,487,900
	Total Compensation	\$1,210,700	\$4,746,000	\$5,956,700	\$5,647,000

Navy compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Obstetrics/Gynecology

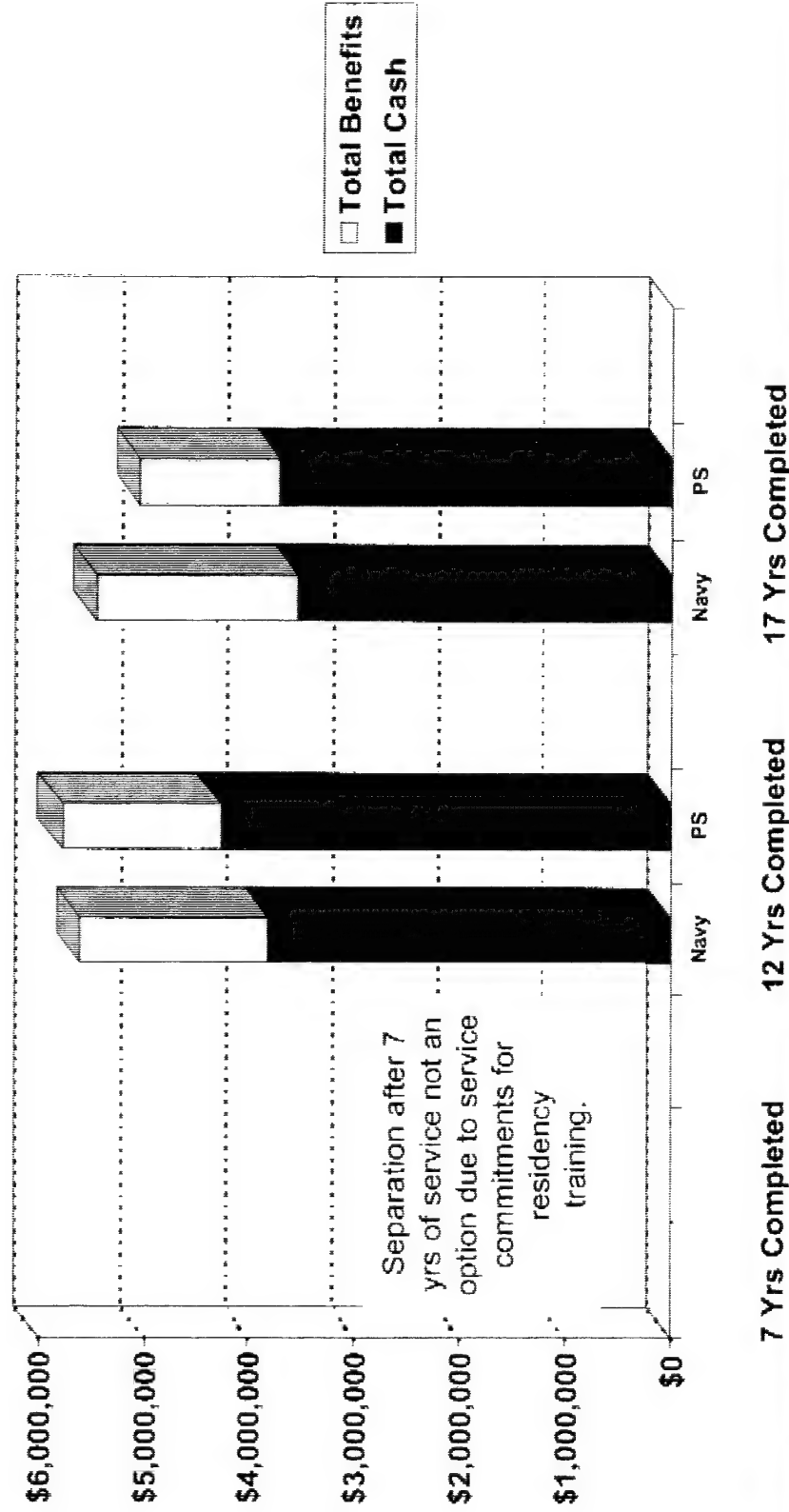
Current Annual Compensation



Obstetrics/Gynecology

Present Value of Future Compensation & Benefits

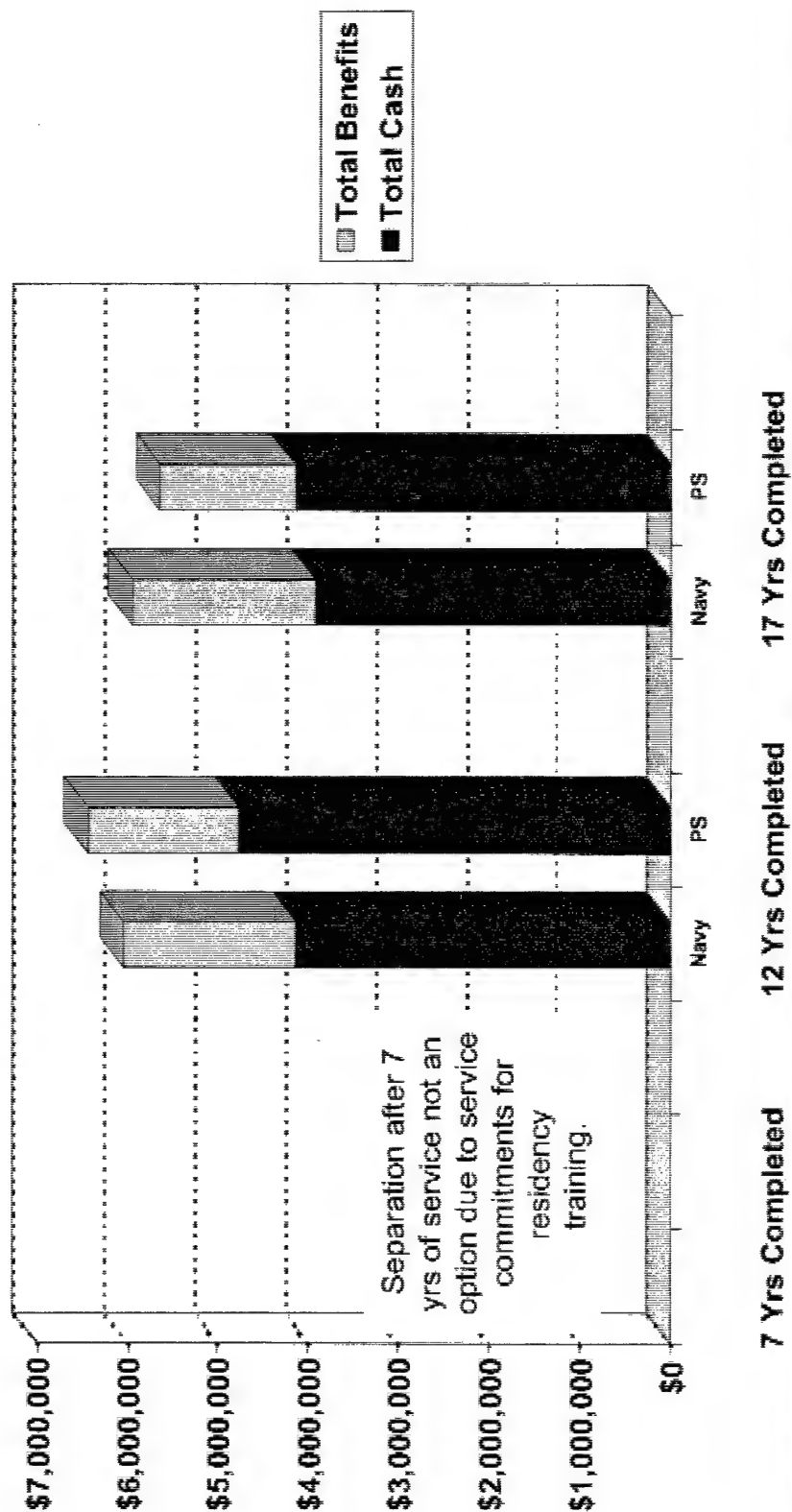
(Median Private Sector Salaries)



Obstetrics/Gynecology

Present Value of Future Compensation & Benefits

(P75 Private Sector Salaries)



Industrial/Occupational Medicine

Current Annual Compensation

Years of Completed Navy Service	Compensation Element	Navy	Private Sector (50th Percentile)	Private Sector (75th Percentile)
7	RMC/Base Salary	\$63,300	\$151,800	\$164,200
	Incentive Pays	\$50,000		
	Total Cash	\$113,300	\$151,800	\$164,200
	Total Benefits	\$36,000	\$50,000	\$53,900
	Total Compensation	\$149,300	\$201,800	\$218,100

Years of Completed Navy Service	Compensation Element	Navy	Private Sector (50th Percentile)	Private Sector (75th Percentile)
12	RMC/Base Salary	\$77,600	\$152,300	\$167,500
	Incentive Pays	\$50,000		
	Total Cash	\$127,600	\$152,300	\$167,500
	Total Benefits	\$42,900	\$51,100	\$55,000
	Total Compensation	\$170,500	\$203,400	\$222,500

Years of Completed Navy Service	Compensation Element	Navy	Private Sector (50th Percentile)	Private Sector (75th Percentile)
17	RMC/Base Salary	\$86,100	\$152,900	\$170,800
	Incentive Pays	\$49,000		
	Total Cash	\$135,100	\$152,900	\$170,800
	Total Benefits	\$47,400	\$52,300	\$56,000
	Total Compensation	\$182,500	\$205,200	\$226,800

Navy compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Industrial/Occupational Medicine
Present Value of Future Compensation and Benefits
Median Private Sector Salaries

Years of Completed Navy Service	Compensation Element	Navy Service	+Second Career	= Total Navy Service	Private Sector (50th Percentile)
7	RMC/Base Salary	\$1,330,200	\$1,673,500	\$3,003,700	\$3,424,400
	Incentive Pays	\$513,600		\$513,600	
	Total Cash	\$1,843,800	\$1,673,500	\$3,517,300	\$3,424,400
	Retirement + SBP	\$488,300	\$308,100	\$796,400	\$527,300
	Other Benefits	\$244,000	\$453,400	\$697,400	\$700,100
	Total Benefits	\$732,300	\$761,500	\$1,493,800	\$1,227,400
	Total Compensation	\$2,576,100	\$2,435,000	\$5,011,100	\$4,651,800

Years of Completed Navy Service	Compensation Element	Navy Service	+Second Career	= Total Navy Service	Private Sector (50th Percentile)
12	RMC/Base Salary	\$628,100	\$1,890,400	\$2,518,500	\$3,030,500
	Incentive Pays	\$322,100		\$322,100	
	Total Cash	\$950,200	\$1,890,400	\$2,840,600	\$3,030,500
	Retirement + SBP	\$550,800	\$348,400	\$899,200	\$499,700
	Other Benefits	\$179,200	\$454,100	\$633,300	\$626,200
	Total Benefits	\$730,000	\$802,500	\$1,532,500	\$1,125,900
	Total Compensation	\$1,680,200	\$2,692,900	\$4,373,100	\$4,156,400

Years of Completed Navy Service	Compensation Element	Navy Service	+Second Career	= Total Navy Service	Private Sector (50th Percentile)
17	RMC/Base Salary	\$273,900	\$2,135,000	\$2,408,900	\$2,587,800
	Incentive Pays	\$139,400		\$139,400	
	Total Cash	\$413,300	\$2,135,000	\$2,548,300	\$2,587,800
	Retirement + SBP	\$674,000	\$393,800	\$1,067,800	\$457,400
	Other Benefits	\$76,100	\$468,200	\$544,300	\$540,400
	Total Benefits	\$750,100	\$862,000	\$1,612,100	\$997,800
	Total Compensation	\$1,163,400	\$2,997,000	\$4,160,400	\$3,585,600

Navy compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Industrial/Occupational Medicine
Present Value of Future Compensation and Benefits
P75 Private Sector Salaries

Years of Completed Navy Service	Compensation Element	Navy Service	+Second Career	= Total Navy Service	Private Sector (75th Percentile)
7	RMC/Base Salary	\$1,330,200	\$1,883,200	\$3,213,400	\$3,704,500
	Incentive Pays	\$513,600		\$513,600	
	Total Cash	\$1,843,800	\$1,883,200	\$3,727,000	\$3,704,500
	Retirement + SBP	\$488,300	\$327,500	\$815,800	\$559,900
	Other Benefits	\$244,000	\$476,000	\$720,000	\$748,600
	Total Benefits	\$732,300	\$803,500	\$1,535,800	\$1,308,500
	Total Compensation	\$2,576,100	\$2,686,700	\$5,262,800	\$5,013,000

Years of Completed Navy Service	Compensation Element	Navy Service	+Second Career	= Total Navy Service	Private Sector (75th Percentile)
12	RMC/Base Salary	\$628,100	\$2,129,200	\$2,757,300	\$3,331,900
	Incentive Pays	\$322,100		\$322,100	
	Total Cash	\$950,200	\$2,129,200	\$3,079,400	\$3,331,900
	Retirement + SBP	\$550,800	\$370,300	\$921,100	\$530,700
	Other Benefits	\$179,200	\$479,500	\$658,700	\$668,300
	Total Benefits	\$730,000	\$849,800	\$1,579,800	\$1,199,000
	Total Compensation	\$1,680,200	\$2,979,000	\$4,659,200	\$4,530,900

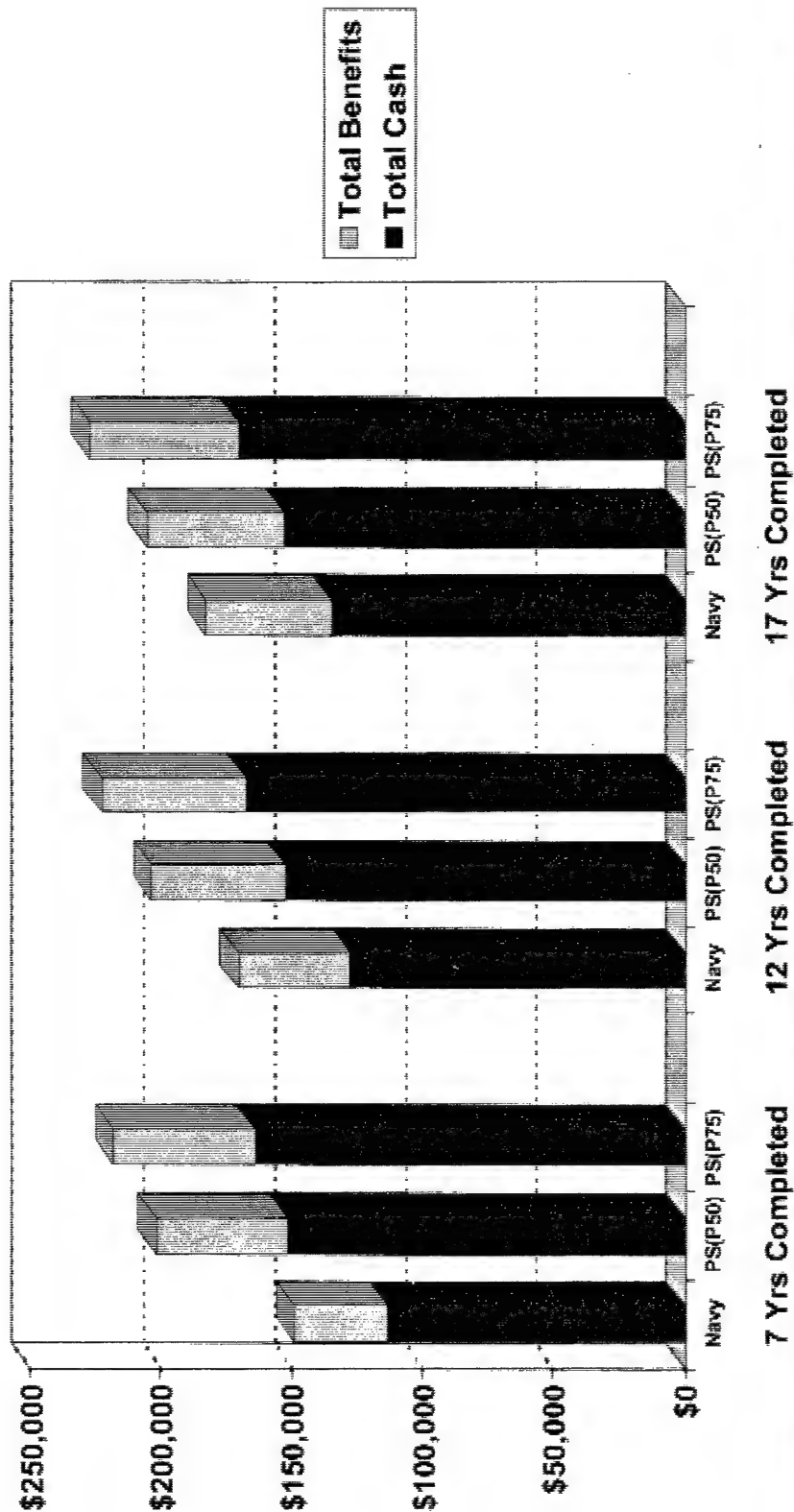
Years of Completed Navy Service	Compensation Element	Navy Service	+Second Career	= Total Navy Service	Private Sector (75th Percentile)
17	RMC/Base Salary	\$273,900	\$2,406,400	\$2,680,300	\$2,890,500
	Incentive Pays	\$139,400		\$139,400	
	Total Cash	\$413,300	\$2,406,400	\$2,819,700	\$2,890,500
	Retirement + SBP	\$674,000	\$418,500	\$1,092,500	\$486,100
	Other Benefits	\$76,100	\$496,900	\$573,000	\$575,600
	Total Benefits	\$750,100	\$915,400	\$1,665,500	\$1,061,700
	Total Compensation	\$1,163,400	\$3,321,800	\$4,485,200	\$3,952,200

Navy compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Industrial/Occupational Medicine

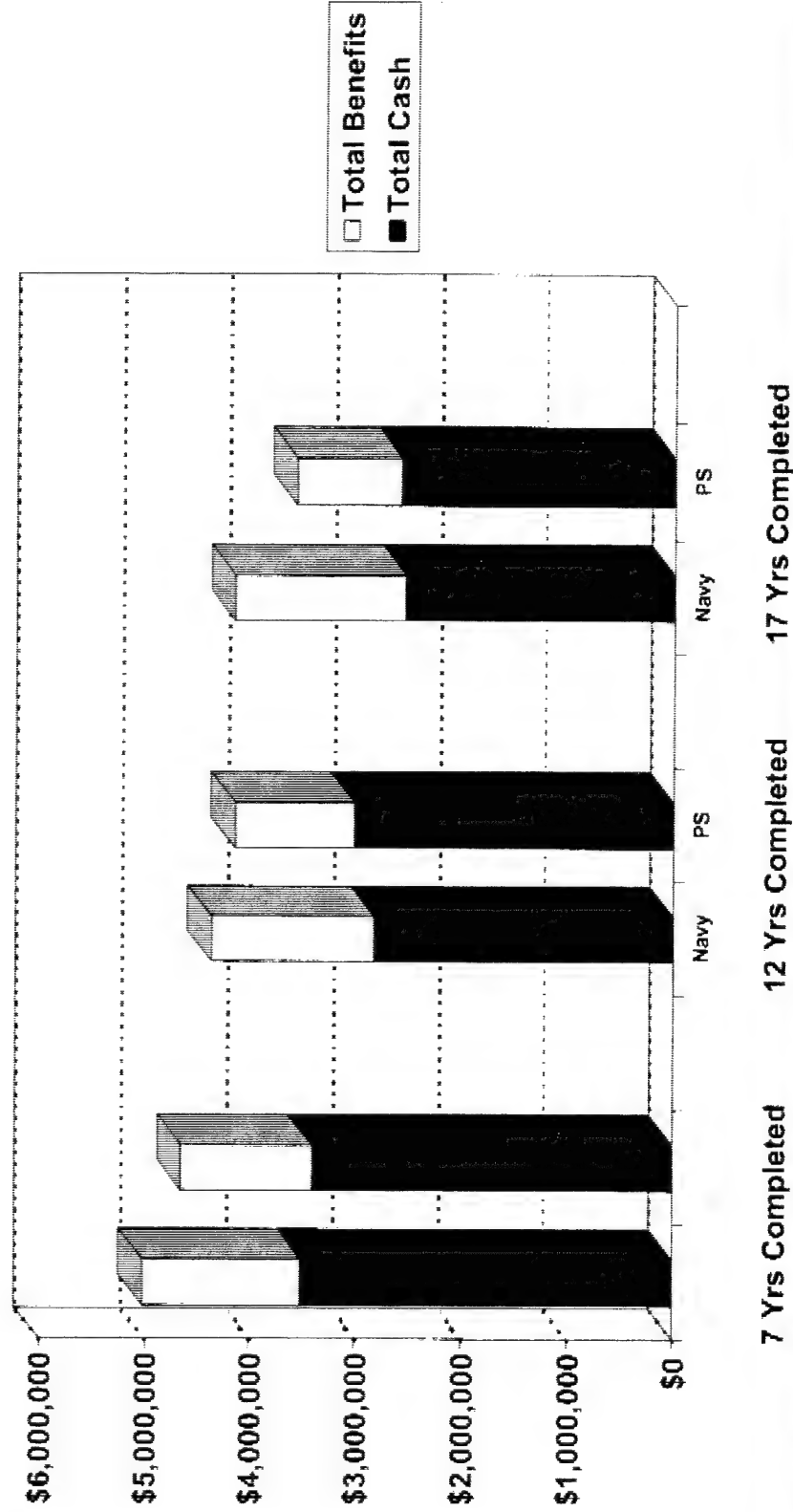
Current Annual Compensation



Industrial/Occupational Medicine

Present Value of Future Compensation & Benefits

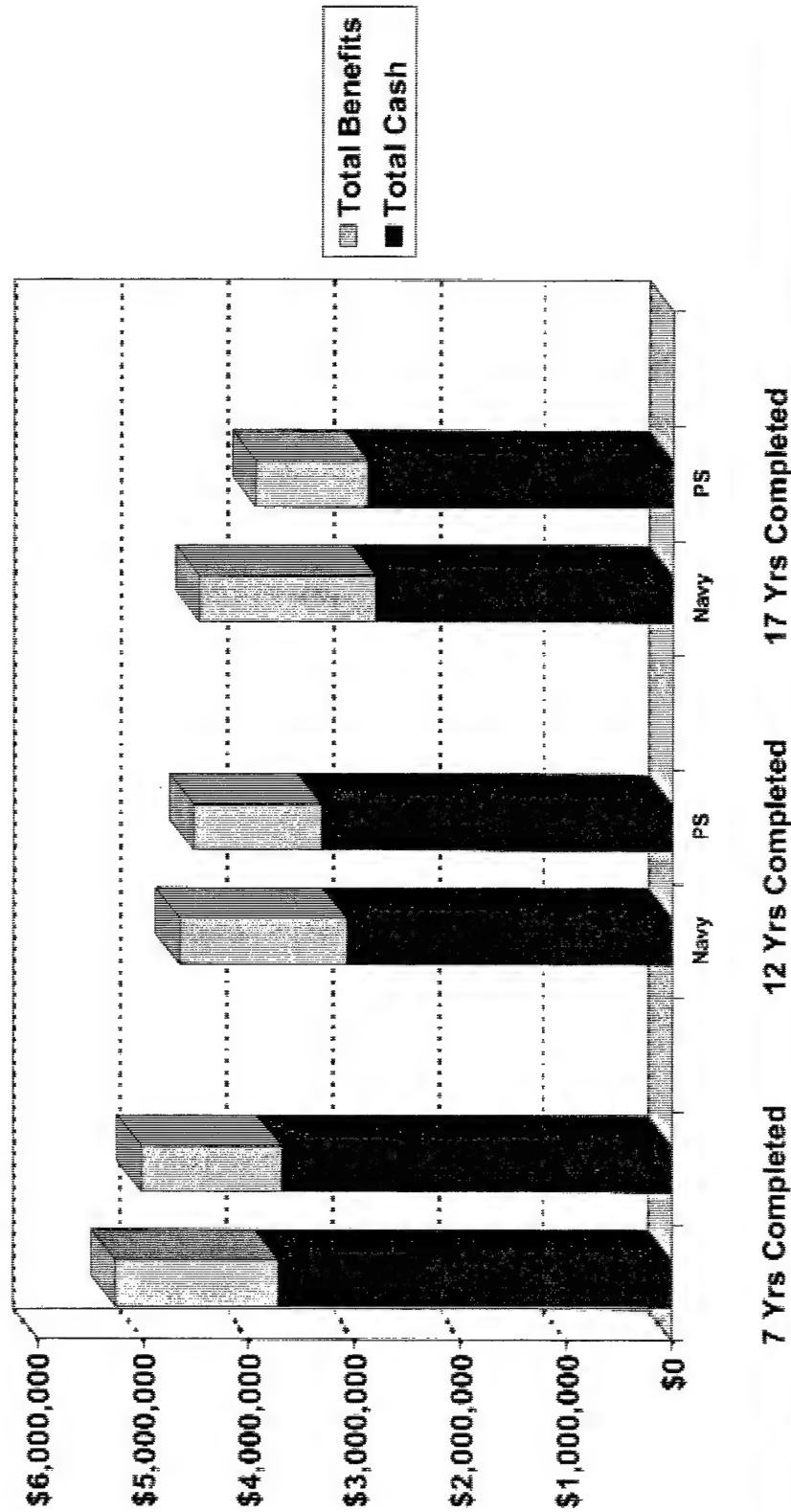
(Median Private Sector Salaries)



Industrial/Occupational Medicine

Present Value of Future Compensation & Benefits

(P75 Private Sector Salaries)



Ophthalmology

Current Annual Compensation

Years of Completed Navy Service	Compensation Element	Navy	Private Sector (50th Percentile)	Private Sector (75th Percentile)
7	RMC/Base Salary	\$63,300	\$163,700	\$202,000
	Incentive Pays	\$54,500		
	Total Cash	\$117,800	\$163,700	\$202,000
	Total Benefits	\$36,000	\$55,200	\$68,400
	Total Compensation	\$153,800	\$218,900	\$270,400

Years of Completed Navy Service	Compensation Element	Navy	Private Sector (50th Percentile)	Private Sector (75th Percentile)
12	RMC/Base Salary	\$77,600	\$179,500	\$216,400
	Incentive Pays	\$57,000		
	Total Cash	\$134,600	\$179,500	\$216,400
	Total Benefits	\$42,900	\$60,500	\$72,900
	Total Compensation	\$177,500	\$240,000	\$289,300

Years of Completed Navy Service	Compensation Element	Navy	Private Sector (50th Percentile)	Private Sector (75th Percentile)
17	RMC/Base Salary	\$86,100	\$195,200	\$230,800
	Incentive Pays	\$57,000		
	Total Cash	\$143,100	\$195,200	\$230,800
	Total Benefits	\$47,400	\$65,700	\$77,500
	Total Compensation	\$190,500	\$260,900	\$308,300

Navy compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Ophthalmology
Present Value of Future Compensation and Benefits
Median Private Sector Salaries

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (50th Percentile)
7 Separation after 7 yrs of service not an option due to service commitments for residency training.	RMC/Base Salary				
	Incentive Pays				
	Total Cash				
	Retirement + SBP				
	Other Benefits				
	Total Benefits				
	Total Compensation			N/A	N/A

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (50th Percentile)
12	RMC/Base Salary	\$628,100	\$2,576,700	\$3,204,800	\$3,781,600
	Incentive Pays	\$398,100		\$398,100	
	Total Cash	\$1,026,200	\$2,576,700	\$3,602,900	\$3,781,600
	Retirement + SBP	\$550,800	\$544,700	\$1,095,500	\$776,300
	Other Benefits	\$179,200	\$570,800	\$750,000	\$765,500
	Total Benefits	\$730,000	\$1,115,500	\$1,845,500	\$1,541,800
	Total Compensation	\$1,756,200	\$3,692,200	\$5,448,400	\$5,323,400

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (50th Percentile)
17	RMC/Base Salary	\$273,900	\$2,949,100	\$3,223,000	\$3,464,000
	Incentive Pays	\$164,300		\$164,300	
	Total Cash	\$438,200	\$2,949,100	\$3,387,300	\$3,464,000
	Retirement + SBP	\$674,000	\$618,500	\$1,292,500	\$716,900
	Other Benefits	\$76,100	\$607,200	\$683,300	\$693,800
	Total Benefits	\$750,100	\$1,225,700	\$1,975,800	\$1,410,700
	Total Compensation	\$1,188,300	\$4,174,800	\$5,363,100	\$4,874,700

Navy compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Ophthalmology
Present Value of Future Compensation and Benefits
P75 Private Sector Salaries

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (75th Percentile)
7 Separation after 7 yrs of service not an option due to service commitments for residency training.	RMC/Base Salary Incentive Pays				
	Total Cash				
	Retirement + SBP Other Benefits				
	Total Benefits				
	Total Compensation			N/A	N/A

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (75th Percentile)
12	RMC/Base Salary	\$628,100	\$3,036,700	\$3,664,800	\$4,559,900
	Incentive Pays	\$398,100		\$398,100	
	Total Cash	\$1,026,200	\$3,036,700	\$4,062,900	\$4,559,900
	Retirement + SBP	\$550,800	\$604,400	\$1,155,200	\$861,000
	Other Benefits	\$179,200	\$655,100	\$834,300	\$911,400
	Total Benefits	\$730,000	\$1,259,500	\$1,989,500	\$1,772,400
	Total Compensation	\$1,756,200	\$4,296,200	\$6,052,400	\$6,332,300

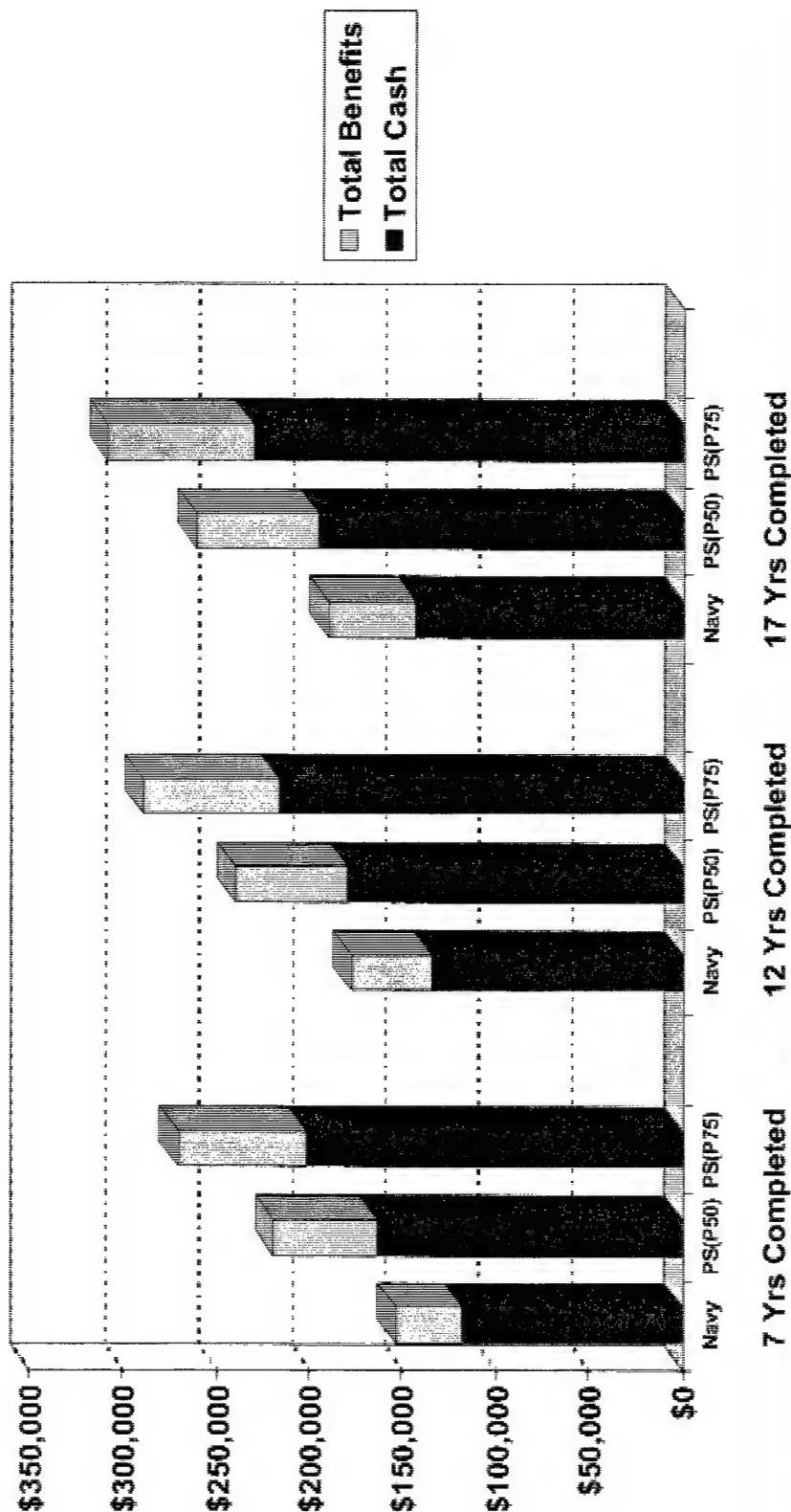
Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (75th Percentile)
17	RMC/Base Salary	\$273,900	\$3,459,500	\$3,733,400	\$4,095,900
	Incentive Pays	\$164,300		\$164,300	
	Total Cash	\$438,200	\$3,459,500	\$3,897,700	\$4,095,900
	Retirement + SBP	\$674,000	\$685,100	\$1,359,100	\$794,000
	Other Benefits	\$76,100	\$700,100	\$776,200	\$809,900
	Total Benefits	\$750,100	\$1,385,200	\$2,135,300	\$1,603,900
	Total Compensation	\$1,188,300	\$4,844,700	\$6,033,000	\$5,699,800

Navy compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Ophthalmology

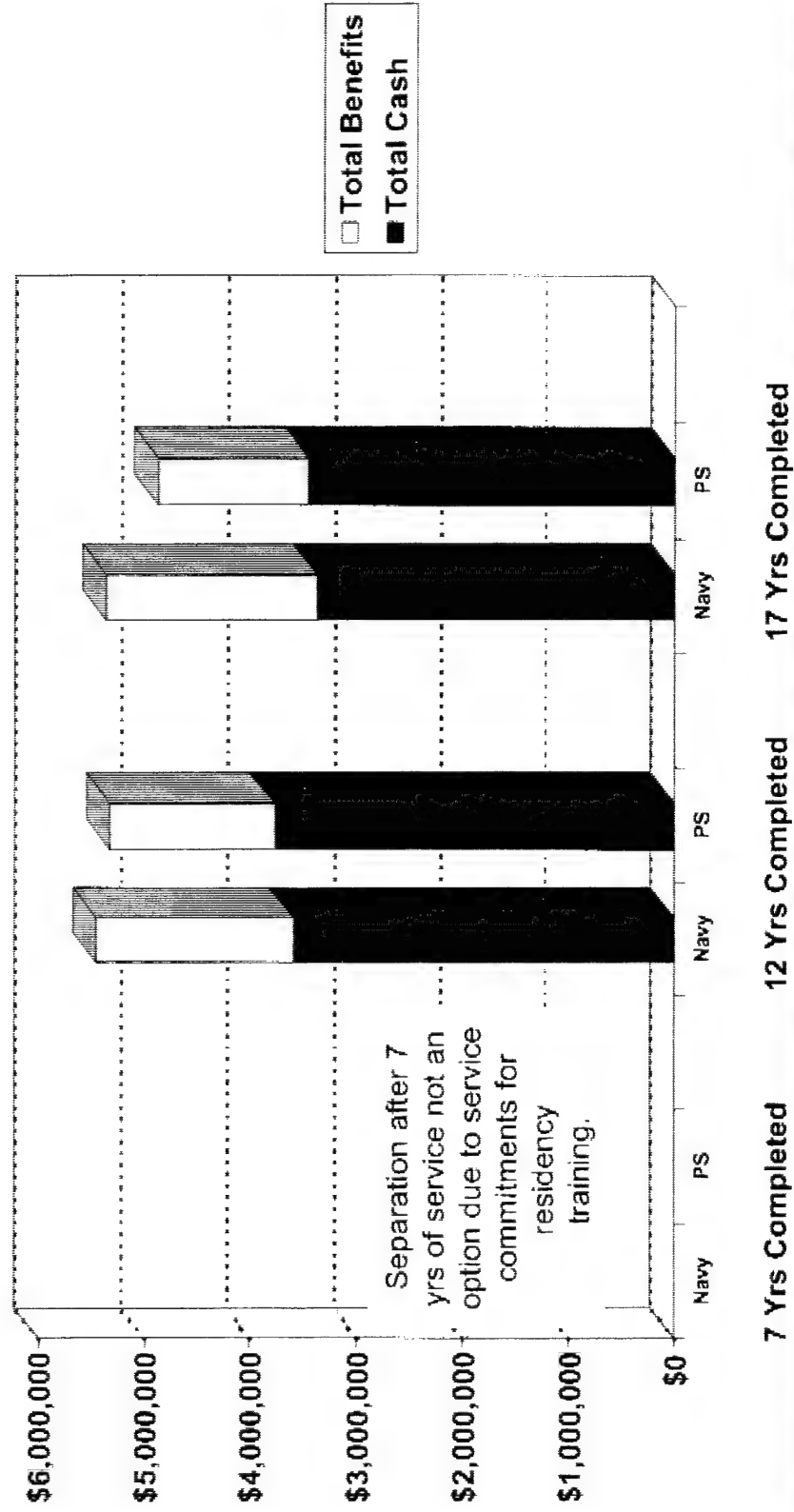
Current Annual Compensation



Ophthalmology

Present Value of Future Compensation & Benefits

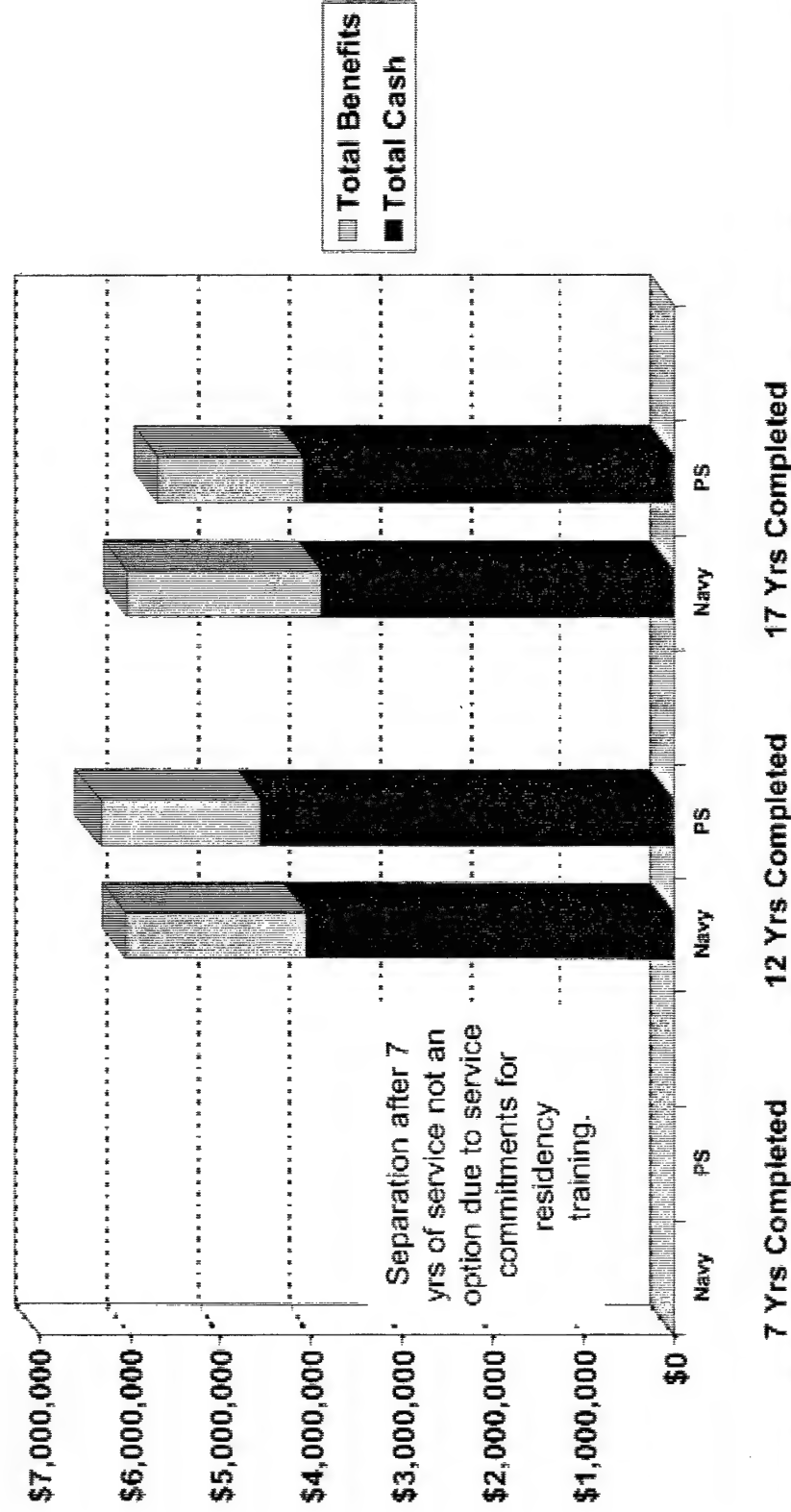
(Median Private Sector Salaries)



Ophthalmology

Present Value of Future Compensation & Benefits

(P75 Private Sector Salaries)



Orthopedic Surgery

Current Annual Compensation

Years of Completed Navy Service	Compensation Element	Navy	Private Sector (50th Percentile)	Private Sector (75th Percentile)
7	RMC/Base Salary	\$63,300	\$232,900	\$270,700
	Incentive Pays	\$62,500		
	Total Cash	\$125,800	\$232,900	\$270,700
	Total Benefits	\$36,000	\$75,300	\$85,000
	Total Compensation	\$161,800	\$308,200	\$355,700

Years of Completed Navy Service	Compensation Element	Navy	Private Sector (50th Percentile)	Private Sector (75th Percentile)
12	RMC/Base Salary	\$77,600	\$244,600	\$279,200
	Incentive Pays	\$75,000		
	Total Cash	\$152,600	\$244,600	\$279,200
	Total Benefits	\$42,900	\$79,300	\$87,500
	Total Compensation	\$195,500	\$323,900	\$366,700

Years of Completed Navy Service	Compensation Element	Navy	Private Sector (50th Percentile)	Private Sector (75th Percentile)
17	RMC/Base Salary	\$86,100	\$256,300	\$287,700
	Incentive Pays	\$65,000		
	Total Cash	\$151,100	\$256,300	\$287,700
	Total Benefits	\$47,400	\$83,300	\$90,100
	Total Compensation	\$198,500	\$339,600	\$377,800

Navy compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Orthopedic Surgery
Present Value of Future Compensation and Benefits
Median Private Sector Salaries

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (50th Percentile)
7 Separation after 7 yrs of service not an option due to service commitments for residency training.	RMC/Base Salary				
	Incentive Pays				
	Total Cash				
	Retirement + SBP				
	Other Benefits				
	Total Benefits				
	Total Compensation			N/A	N/A

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (50th Percentile)
12	RMC/Base Salary	\$628,100	\$3,395,700	\$4,023,800	\$5,206,100
	Incentive Pays	\$498,500		\$498,500	
	Total Cash	\$1,126,600	\$3,395,700	\$4,522,300	\$5,206,100
	Retirement + SBP	\$550,800	\$651,800	\$1,202,600	\$931,600
	Other Benefits	\$179,200	\$702,900	\$882,100	\$994,900
	Total Benefits	\$730,000	\$1,354,700	\$2,084,700	\$1,926,500
	Total Compensation	\$1,856,600	\$4,750,400	\$6,607,000	\$7,132,600

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (50th Percentile)
17	RMC/Base Salary	\$273,900	\$3,845,900	\$4,119,800	\$4,585,400
	Incentive Pays	\$187,400		\$187,400	
	Total Cash	\$461,300	\$3,845,900	\$4,307,200	\$4,585,400
	Retirement + SBP	\$674,000	\$737,800	\$1,411,800	\$856,000
	Other Benefits	\$76,100	\$751,200	\$827,300	\$873,800
	Total Benefits	\$750,100	\$1,489,000	\$2,239,100	\$1,729,800
	Total Compensation	\$1,211,400	\$5,334,900	\$6,546,300	\$6,315,200

Navy compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Orthopedic Surgery
Present Value of Future Compensation and Benefits
P75 Private Sector Salaries

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (75th Percentile)
7 Separation after 7 yrs of service not an option due to service commitments for residency training.	RMC/Base Salary Incentive Pays				
	Total Cash				
	Retirement + SBP Other Benefits				
	Total Benefits				
	Total Compensation			N/A	N/A

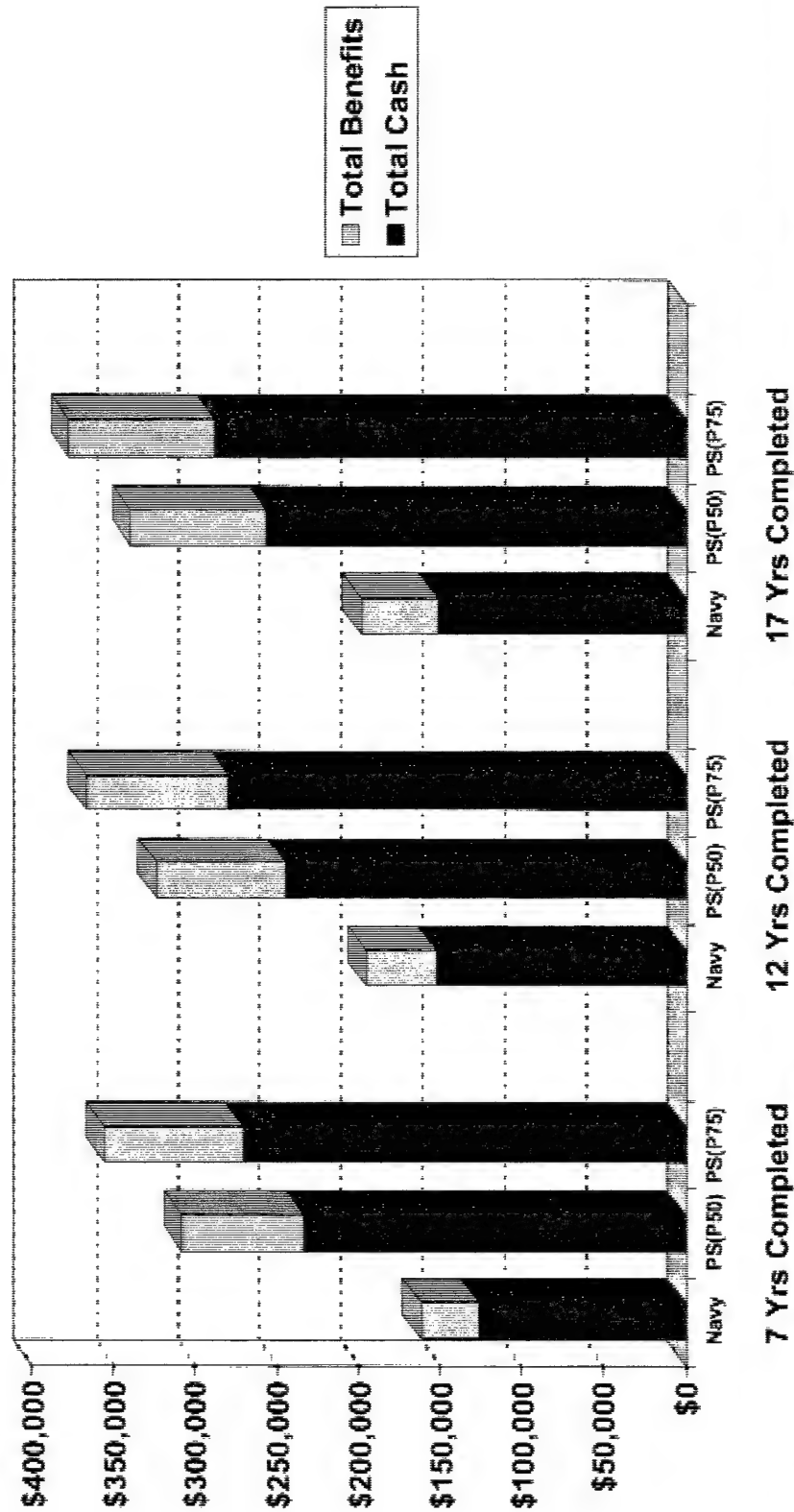
Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (75th Percentile)
12	RMC/Base Salary Incentive Pays	\$628,100 \$498,500	\$3,785,700	\$4,413,800 \$498,500	\$5,942,900
	Total Cash	\$1,126,600	\$3,785,700	\$4,912,300	\$5,942,900
	Retirement + SBP Other Benefits	\$550,800 \$179,200	\$657,700 \$747,200	\$1,208,500 \$926,400	\$940,100 \$1,091,400
	Total Benefits	\$730,000	\$1,404,900	\$2,134,900	\$2,031,500
	Total Compensation	\$1,856,600	\$5,190,600	\$7,047,200	\$7,974,400

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (75th Percentile)
17	RMC/Base Salary Incentive Pays	\$273,900 \$187,400	\$4,279,500	\$4,553,400 \$187,400	\$5,146,800
	Total Cash	\$461,300	\$4,279,500	\$4,740,800	\$5,146,800
	Retirement + SBP Other Benefits	\$674,000 \$76,100	\$743,700 \$799,600	\$1,417,700 \$875,700	\$862,900 \$940,600
	Total Benefits	\$750,100	\$1,543,300	\$2,293,400	\$1,803,500
	Total Compensation	\$1,211,400	\$5,822,800	\$7,034,200	\$6,950,300

Navy compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

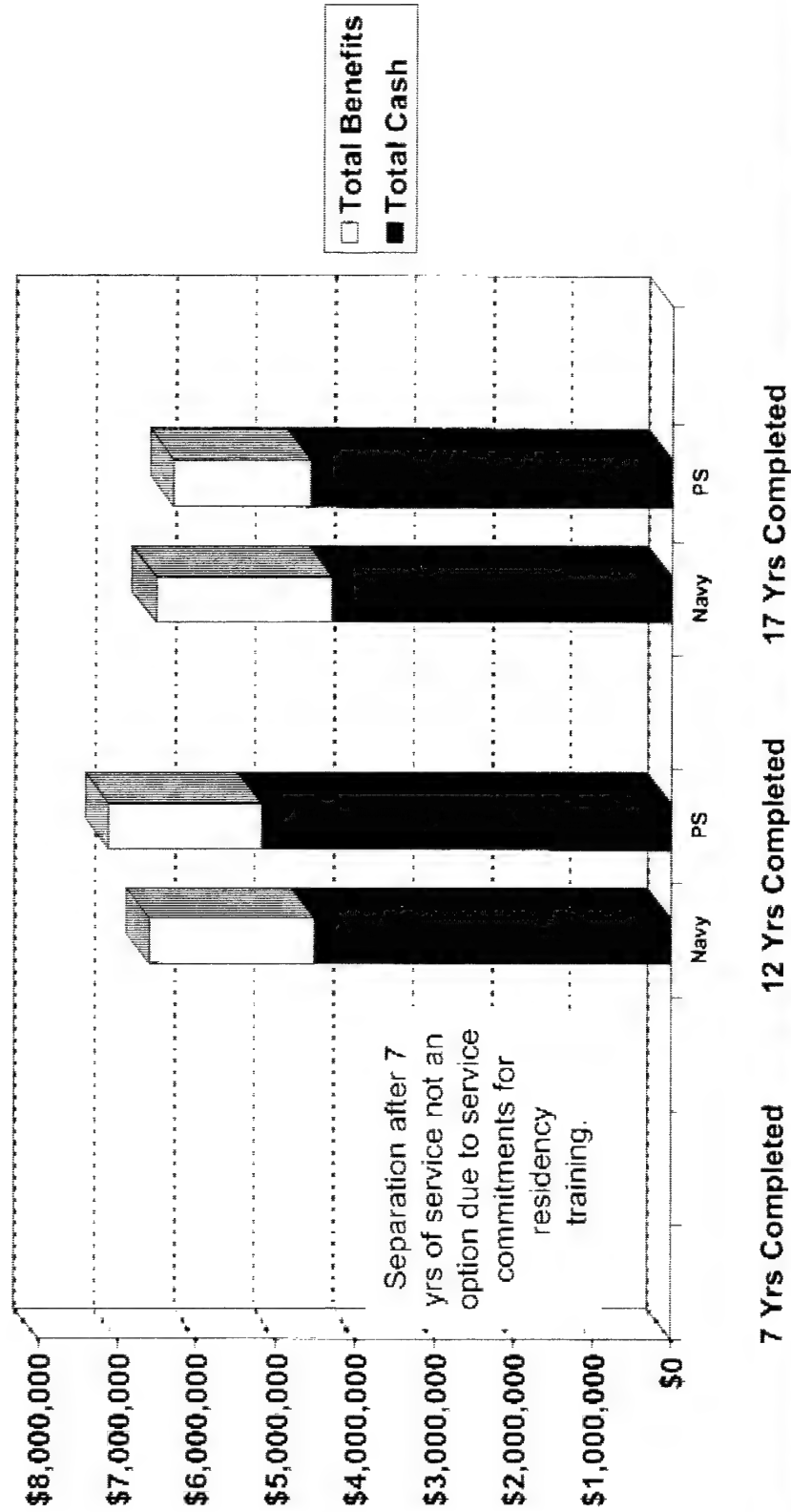
Orthopedic Surgery Current Annual Compensation



Orthopedic Surgery

Present Value of Future Compensation & Benefits

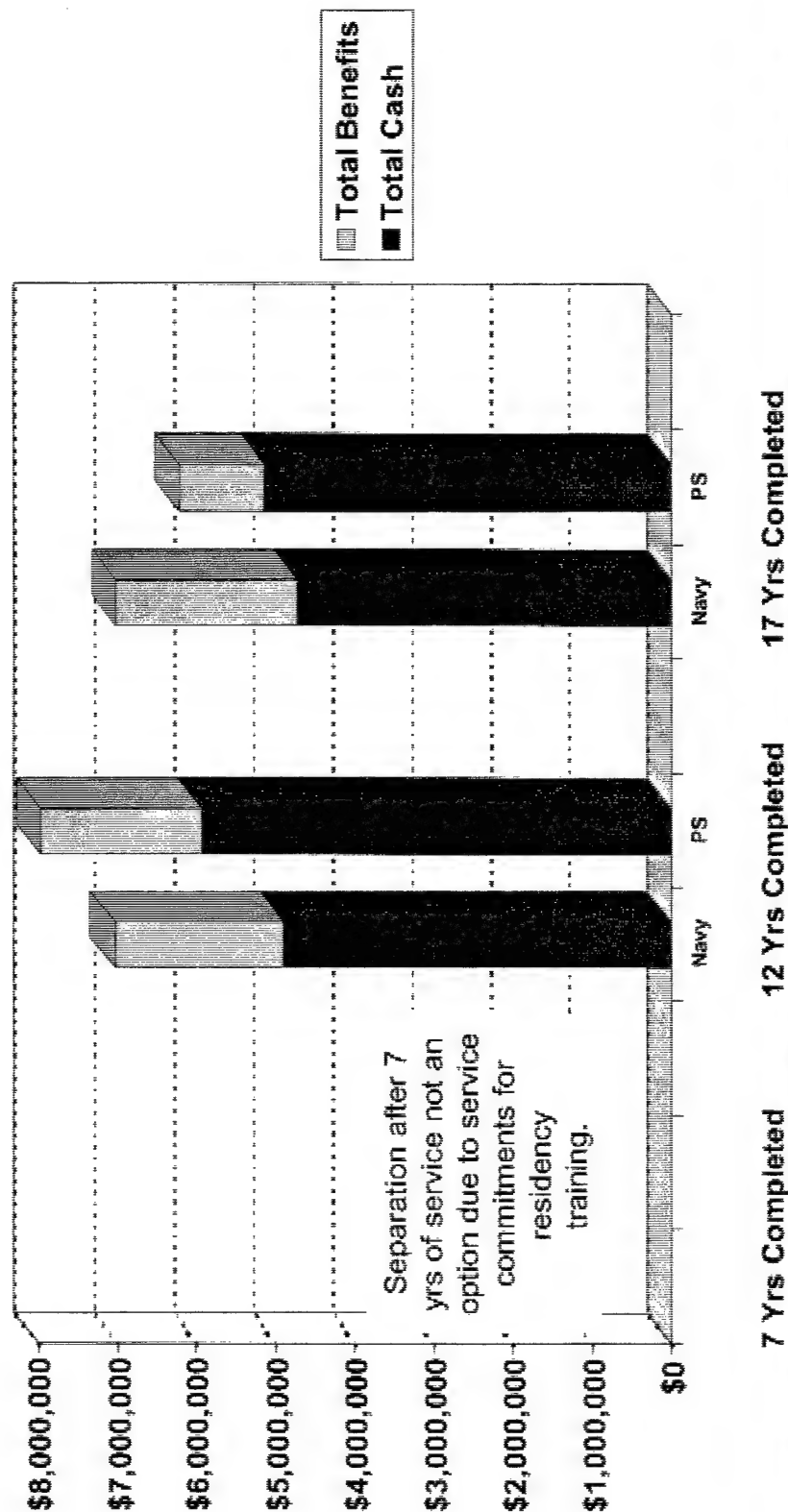
(Median Private Sector Salaries)



Orthopedic Surgery

Present Value of Future Compensation & Benefits

(P75 Private Sector Salaries)



Otolaryngology

Current Annual Compensation

Years of Completed Navy Service	Compensation Element	Navy	Private Sector (50th Percentile)	Private Sector (75th Percentile)
7 Navy physician is in residency training program at 7 years of service	RMC/Base Salary			
	Incentive Pays			
	Total Cash			
	Total Benefits			
	Total Compensation		N/A	N/A

Years of Completed Navy Service	Compensation Element	Navy	Private Sector (50th Percentile)	Private Sector (75th Percentile)
12	RMC/Base Salary	\$77,600	\$237,000	\$251,100
	Incentive Pays	\$66,000		
	Total Cash	\$143,600	\$237,000	\$251,100
	Total Benefits	\$42,900	\$72,300	\$85,500
	Total Compensation	\$186,500	\$309,300	\$336,600

Years of Completed Navy Service	Compensation Element	Navy	Private Sector (50th Percentile)	Private Sector (75th Percentile)
17	RMC/Base Salary	\$86,100	\$232,100	\$264,800
	Incentive Pays	\$59,000		
	Total Cash	\$145,100	\$232,100	\$264,800
	Total Benefits	\$47,400	\$72,400	\$90,000
	Total Compensation	\$192,500	\$304,500	\$354,800

Navy compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Otolaryngology
Present Value of Future Compensation and Benefits
Median Private Sector Salaries

Years of Completed Navy Service	Compensation Element	Navy Service + Second Career =	Total Navy Service	Private Sector (50th Percentile)
7 Separation after 7 yrs of service not an option because physician is in residency training.	RMC/Base Salary Incentive Pays			
	Total Cash			
	Retirement + SBP Other Benefits			
	Total Benefits			
	Total Compensation		N/A	N/A

Years of Completed Navy Service	Compensation Element	Navy Service + Second Career =	Total Navy Service	Private Sector (50th Percentile)
12 Separation after 12 yrs of service not an option due to service commitments for residency training.	RMC/Base Salary Incentive Pays			
	Total Cash			
	Retirement + SBP Other Benefits			
	Total Benefits			
	Total Compensation		N/A	N/A

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	=	Total Navy Service	Private Sector (50th Percentile)
17	RMC/Base Salary	\$273,900	\$3,326,800		\$3,600,700	\$4,118,400
	Incentive Pays	\$170,100			\$170,100	
	Total Cash	\$444,000	\$3,326,800		\$3,770,800	\$4,118,400
	Retirement + SBP	\$674,000	\$522,000		\$1,196,000	\$607,200
	Other Benefits	\$76,100	\$640,100		\$716,200	\$759,500
	Total Benefits	\$750,100	\$1,162,100		\$1,912,200	\$1,366,700
	Total Compensation	\$1,194,100	\$4,488,900		\$5,683,000	\$5,485,100

Navy compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Otolaryngology
Present Value of Future Compensation and Benefits
P75 Private Sector Salaries

Years of Completed Navy Service	Compensation Element	Navy Service + Second Career =	Total Navy Service	Private Sector (75th Percentile)
7 Separation after 7 yrs of service not an option because physician is in residency training.	RMC/Base Salary Incentive Pays			
	Total Cash			
	Retirement + SBP Other Benefits			
	Total Benefits			
	Total Compensation		N/A	N/A

Years of Completed Navy Service	Compensation Element	Navy Service + Second Career =	Total Navy Service	Private Sector (75th Percentile)
12 Separation after 12 yrs of service not an option due to service commitments for residency training.	RMC/Base Salary Incentive Pays			
	Total Cash			
	Retirement + SBP Other Benefits			
	Total Benefits			
	Total Compensation		N/A	N/A

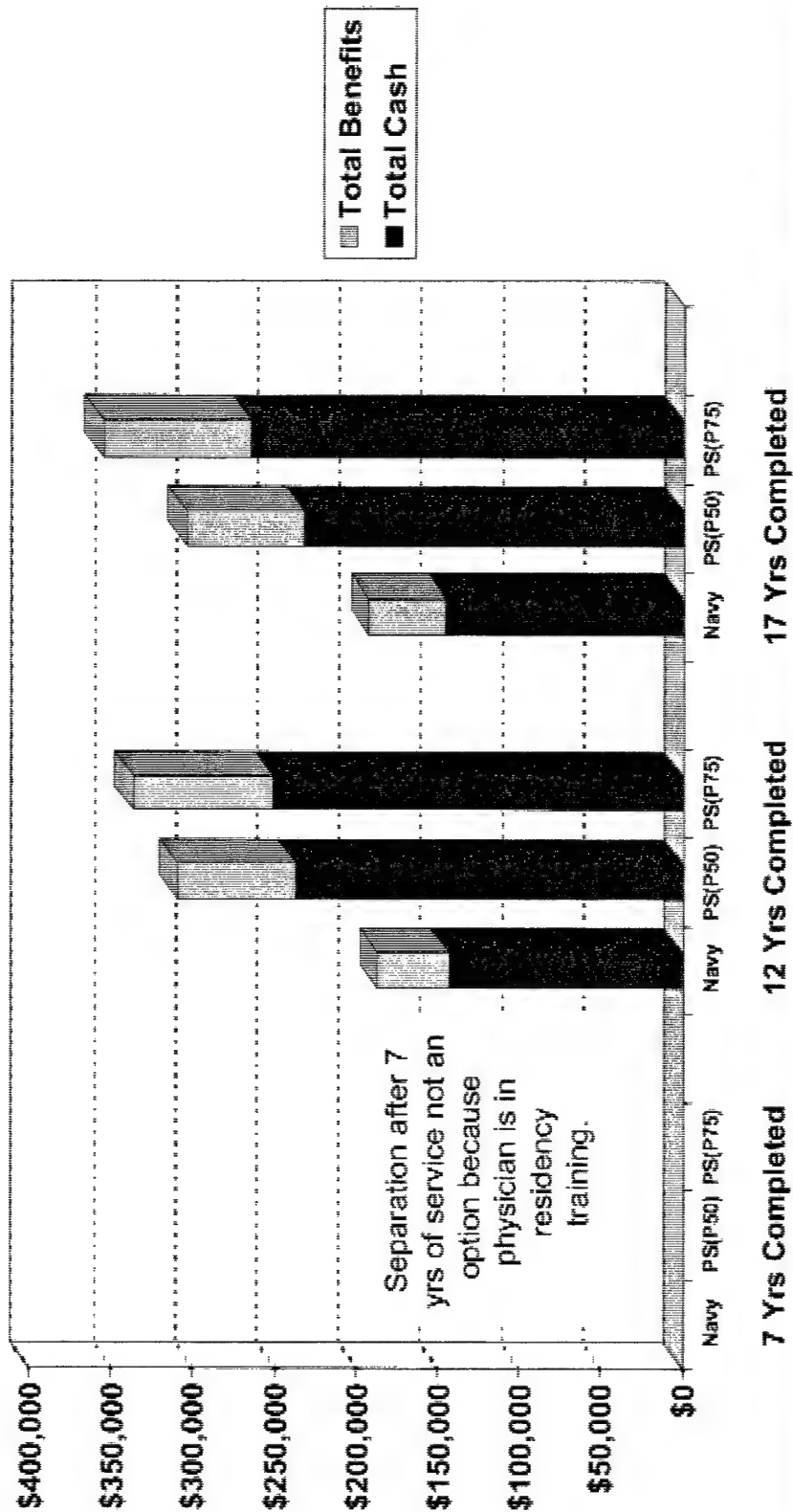
Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	=	Total Navy Service	Private Sector (75th Percentile)
17	RMC/Base Salary	\$273,900	\$3,947,800		\$4,221,700	\$4,697,900
	Incentive Pays	\$170,100			\$170,100	
	Total Cash	\$444,000	\$3,947,800		\$4,391,800	\$4,697,900
	Retirement + SBP	\$674,000	\$767,300		\$1,441,300	\$890,900
	Other Benefits	\$76,100	\$800,600		\$876,700	\$932,900
	Total Benefits	\$750,100	\$1,567,900		\$2,318,000	\$1,823,800
	Total Compensation	\$1,194,100	\$5,515,700		\$6,709,800	\$6,521,700

Navy compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Otolaryngology

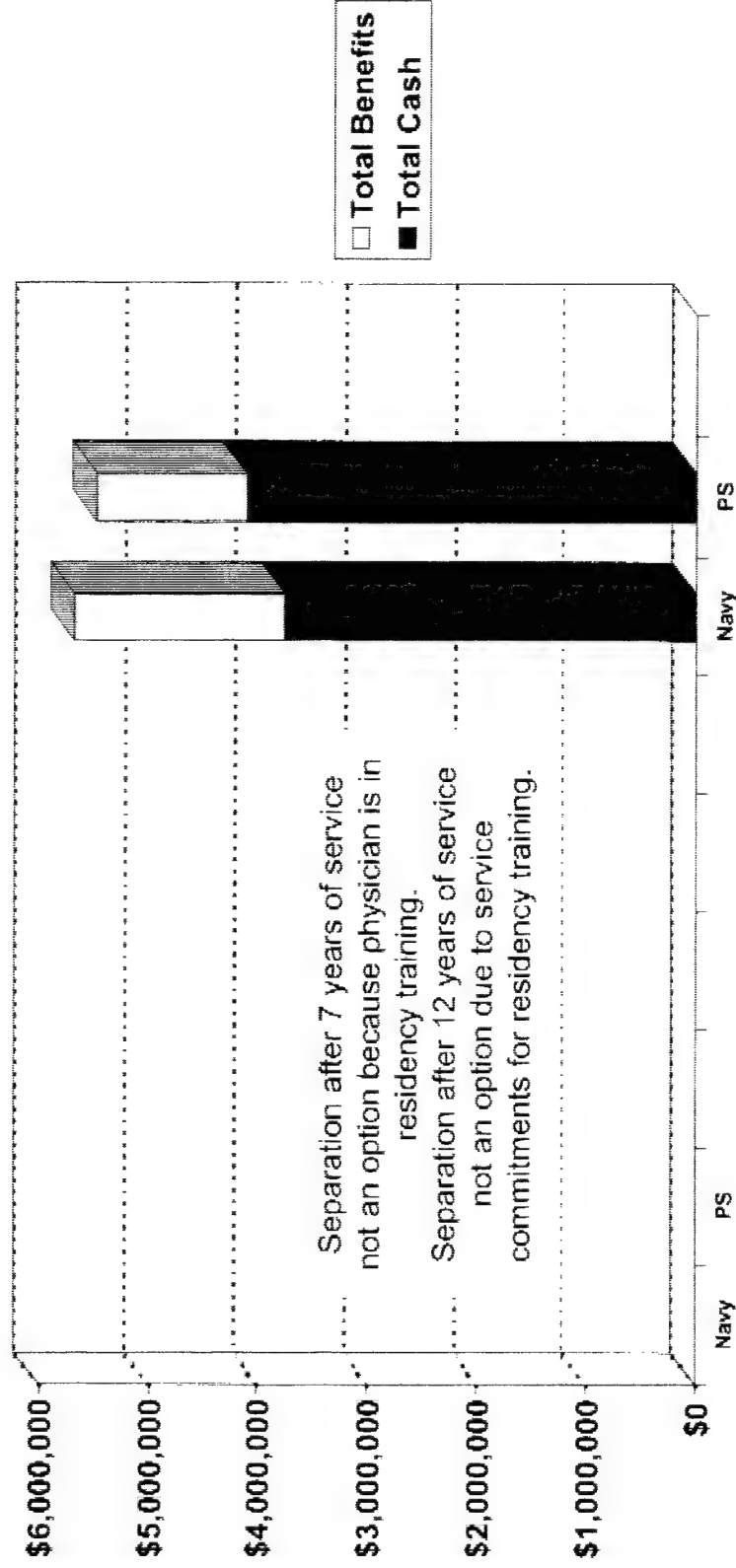
Current Annual Compensation



Otolaryngology

Present Value of Future Compensation & Benefits

(Median Private Sector Salaries)

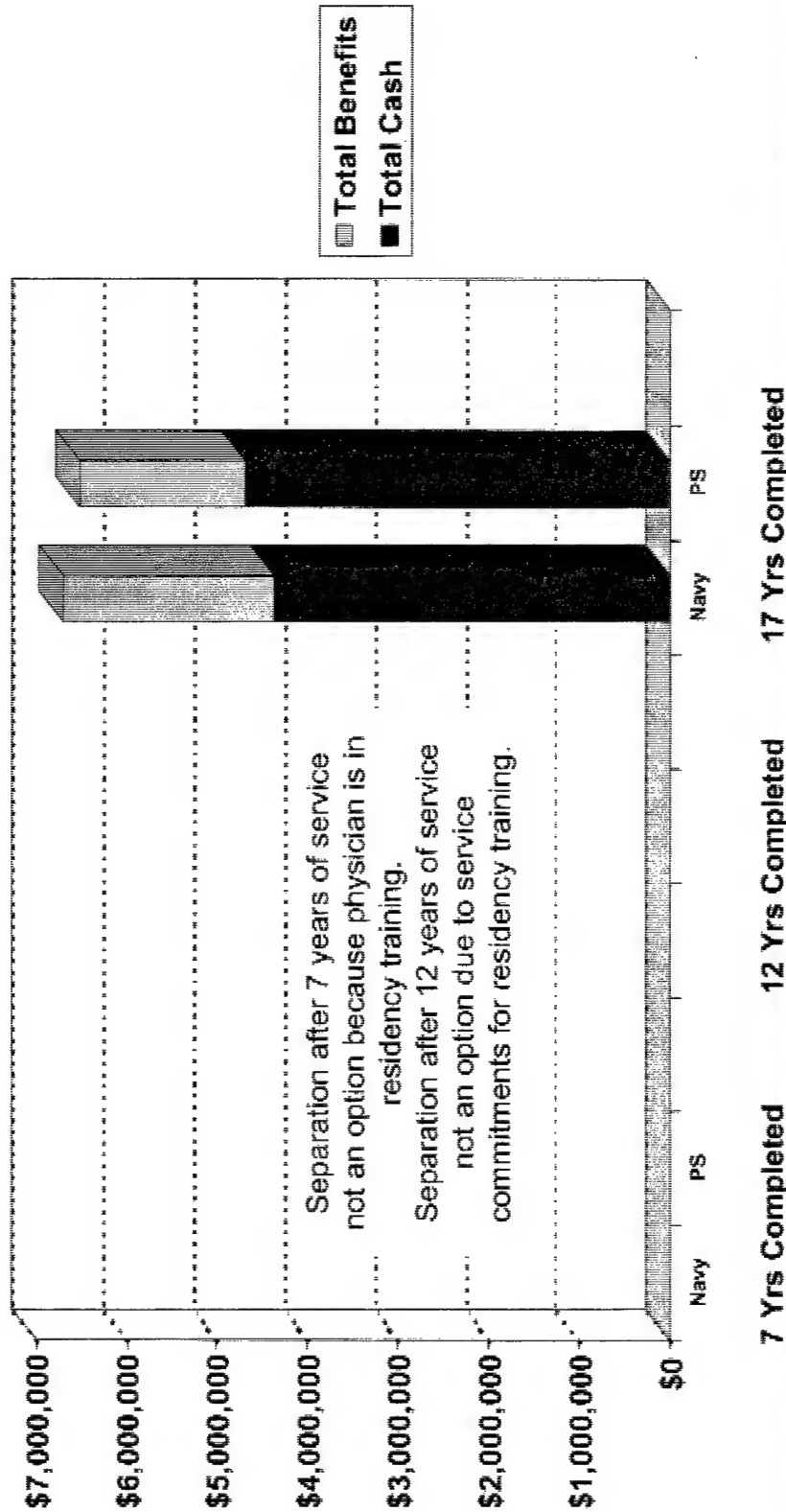


7 Yrs Completed 12 Yrs Completed 17 Yrs Completed

Otolaryngology

Present Value of Future Compensation & Benefits

(P75 Private Sector Salaries)



Pathology
Current Annual Compensation

Years of Completed Navy Service	Compensation Element	Navy	Private Sector (50th Percentile)	Private Sector (75th Percentile)
7	RMC/Base Salary	\$63,300	\$159,200	\$217,000
	Incentive Pays	\$42,500		
	Total Cash	\$105,800	\$159,200	\$217,000
	Total Benefits	\$36,000	\$55,200	\$73,600
	Total Compensation	\$141,800	\$214,400	\$290,600

Years of Completed Navy Service	Compensation Element	Navy	Private Sector (50th Percentile)	Private Sector (75th Percentile)
12	RMC/Base Salary	\$77,600	\$169,500	\$220,000
	Incentive Pays	\$52,000		
	Total Cash	\$129,600	\$169,500	\$220,000
	Total Benefits	\$42,900	\$58,400	\$75,100
	Total Compensation	\$172,500	\$227,900	\$295,100

Years of Completed Navy Service	Compensation Element	Navy	Private Sector (50th Percentile)	Private Sector (75th Percentile)
17	RMC/Base Salary	\$86,100	\$179,900	\$222,900
	Incentive Pays	\$45,000		
	Total Cash	\$131,100	\$179,900	\$222,900
	Total Benefits	\$47,400	\$61,600	\$76,700
	Total Compensation	\$178,500	\$241,500	\$299,600

Navy compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Pathology
Present Value of Future Compensation and Benefits
Median Private Sector Salaries

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (50th Percentile)
7 Separation after 7 yrs of service not an option due to service commitments for residency training.	RMC/Base Salary Incentive Pays				
	Total Cash				
	Retirement + SBP Other Benefits				
	Total Benefits				
	Total Compensation			N/A	N/A

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (50th Percentile)
12	RMC/Base Salary	\$628,100	\$2,453,600	\$3,081,700	\$3,767,400
	Incentive Pays	\$344,900		\$344,900	
	Total Cash	\$973,000	\$2,453,600	\$3,426,600	\$3,767,400
	Retirement + SBP	\$550,800	\$465,900	\$1,016,700	\$665,800
	Other Benefits	\$179,200	\$554,500	\$733,700	\$775,500
	Total Benefits	\$730,000	\$1,020,400	\$1,750,400	\$1,441,300
	Total Compensation	\$1,703,000	\$3,474,000	\$5,177,000	\$5,208,700

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (50th Percentile)
17	RMC/Base Salary	\$273,900	\$2,792,000	\$3,065,900	\$3,333,100
	Incentive Pays	\$129,700		\$129,700	
	Total Cash	\$403,600	\$2,792,000	\$3,195,600	\$3,333,100
	Retirement + SBP	\$674,000	\$527,800	\$1,201,800	\$612,400
	Other Benefits	\$76,100	\$584,900	\$661,000	\$678,500
	Total Benefits	\$750,100	\$1,112,700	\$1,862,800	\$1,290,900
	Total Compensation	\$1,153,700	\$3,904,700	\$5,058,400	\$4,624,000

Navy compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Pathology**Present Value of Future Compensation and Benefits
P75 Private Sector Salaries**

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (75th Percentile)
7 Separation after 7 yrs of service not an option due to service commitments for residency training.	RMC/Base Salary Incentive Pays				
	Total Cash				
	Retirement + SBP Other Benefits				
	Total Benefits				
	Total Compensation			N/A	N/A

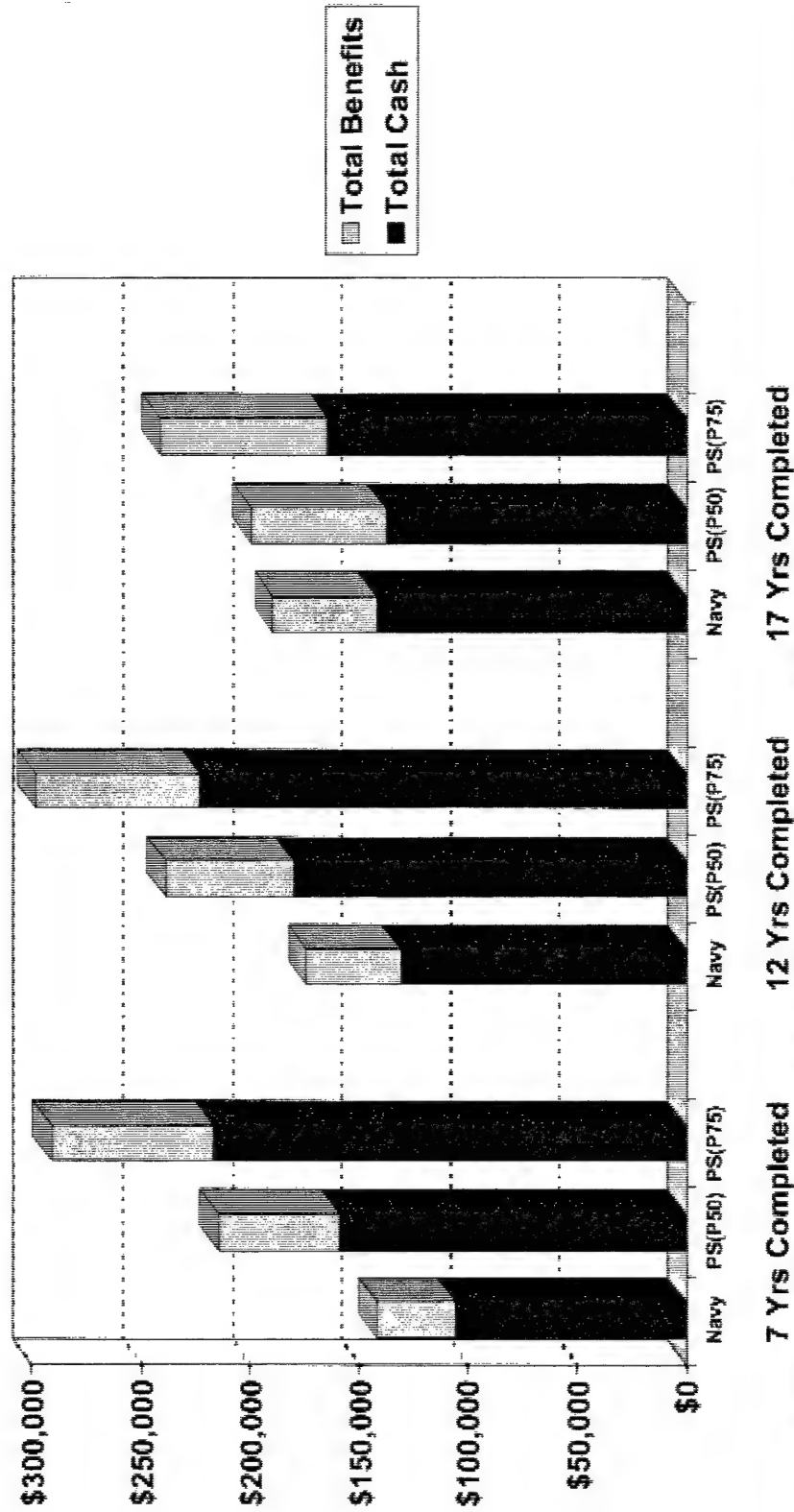
Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (75th Percentile)
12	RMC/Base Salary	\$628,100	\$2,994,500	\$3,622,600	\$4,888,400
	Incentive Pays	\$344,900		\$344,900	
	Total Cash	\$973,000	\$2,994,500	\$3,967,500	\$4,888,400
	Retirement + SBP	\$550,800	\$522,500	\$1,073,300	\$746,300
	Other Benefits	\$179,200	\$662,400	\$841,600	\$981,900
	Total Benefits	\$730,000	\$1,184,900	\$1,914,900	\$1,728,200
	Total Compensation	\$1,703,000	\$4,179,400	\$5,882,400	\$6,616,600

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (75th Percentile)
17	RMC/Base Salary	\$273,900	\$3,384,300	\$3,658,200	\$4,130,800
	Incentive Pays	\$129,700		\$129,700	
	Total Cash	\$403,600	\$3,384,300	\$3,787,900	\$4,130,800
	Retirement + SBP	\$674,000	\$590,900	\$1,264,900	\$685,400
	Other Benefits	\$76,100	\$704,100	\$780,200	\$833,500
	Total Benefits	\$750,100	\$1,295,000	\$2,045,100	\$1,518,900
	Total Compensation	\$1,153,700	\$4,679,300	\$5,833,000	\$5,649,700

Navy compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

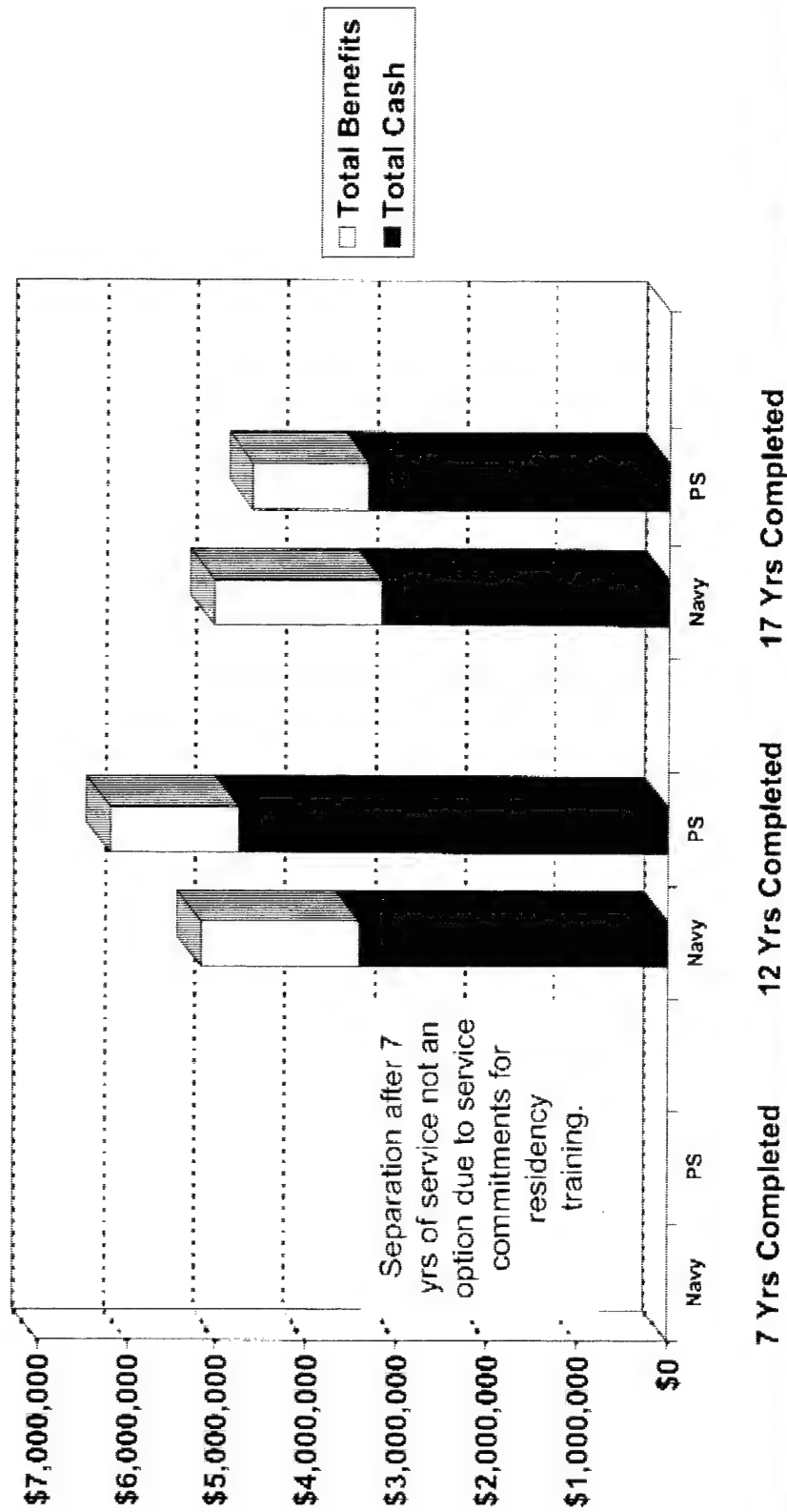
Pathology *Current Annual Compensation*



Pathology

Present Value of Future Compensation & Benefits

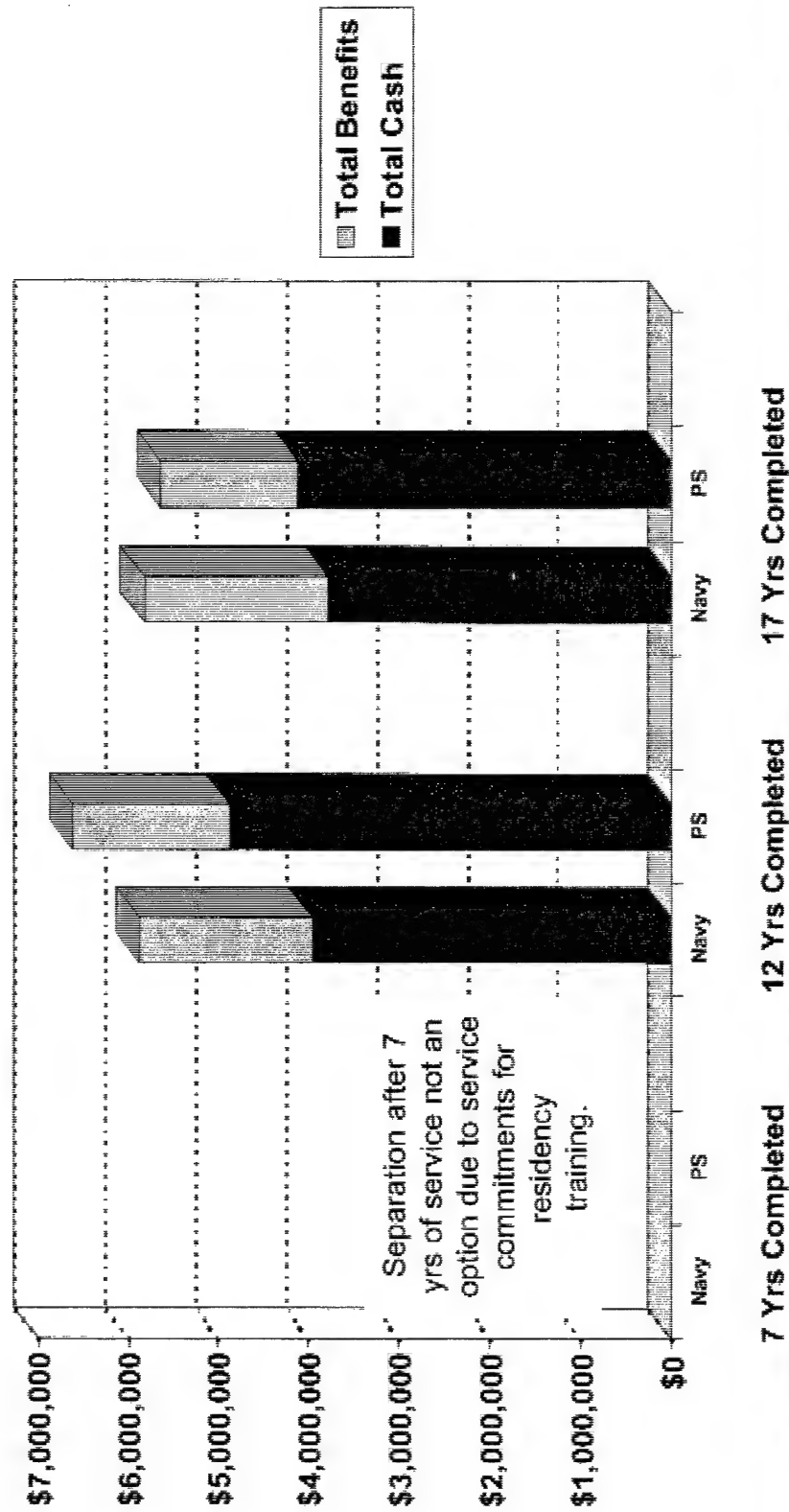
(Median Private Sector Salaries)



Pathology

Present Value of Future Compensation & Benefits

(P75 Private Sector Salaries)



Pediatric Primary Care Current Annual Compensation

Years of Completed Navy Service	Compensation Element	Navy	Private Sector (50th Percentile)	Private Sector (75th Percentile)
7	RMC/Base Salary	\$63,300	\$130,600	\$138,800
	Incentive Pays	\$48,000		
	Total Cash	\$111,300	\$130,600	\$138,800
	Total Benefits	\$36,000	\$44,500	\$46,700
	Total Compensation	\$147,300	\$175,100	\$185,500

Years of Completed Navy Service	Compensation Element	Navy	Private Sector (50th Percentile)	Private Sector (75th Percentile)
12	RMC/Base Salary	\$77,600	\$137,700	\$153,300
	Incentive Pays	\$48,000		
	Total Cash	\$125,600	\$137,700	\$153,300
	Total Benefits	\$42,900	\$45,900	\$51,200
	Total Compensation	\$168,500	\$183,600	\$204,500

Years of Completed Navy Service	Compensation Element	Navy	Private Sector (50th Percentile)	Private Sector (75th Percentile)
17	RMC/Base Salary	\$86,100	\$144,900	\$167,900
	Incentive Pays	\$47,000		
	Total Cash	\$133,100	\$144,900	\$167,900
	Total Benefits	\$47,400	\$47,400	\$55,700
	Total Compensation	\$180,500	\$192,300	\$223,600

Navy compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Pediatric Primary Care
Present Value of Future Compensation and Benefits
Median Private Sector Salaries

Years of Completed Navy Service	Compensation Element	Navy Service	+Second Career	= Total Navy Service	Private Sector (50th Percentile)
7	RMC/Base Salary	\$1,330,200	\$1,604,400	\$2,934,600	\$2,946,400
	Incentive Pays	\$492,900		\$492,900	
	Total Cash	\$1,823,100	\$1,604,400	\$3,427,500	\$2,946,400
	Retirement + SBP	\$488,300	\$281,000	\$769,300	\$480,100
	Other Benefits	\$244,000	\$423,100	\$667,100	\$631,300
	Total Benefits	\$732,300	\$704,100	\$1,436,400	\$1,111,400
	Total Compensation	\$2,555,400	\$2,308,500	\$4,863,900	\$4,057,800

Years of Completed Navy Service	Compensation Element	Navy Service	+Second Career	= Total Navy Service	Private Sector (50th Percentile)
12	RMC/Base Salary	\$628,100	\$1,823,600	\$2,451,700	\$2,740,100
	Incentive Pays	\$329,600		\$329,600	
	Total Cash	\$957,700	\$1,823,600	\$2,781,300	\$2,740,100
	Retirement + SBP	\$550,800	\$317,900	\$868,700	\$455,600
	Other Benefits	\$179,200	\$420,400	\$599,600	\$568,600
	Total Benefits	\$730,000	\$738,300	\$1,468,300	\$1,024,200
	Total Compensation	\$1,687,700	\$2,561,900	\$4,249,600	\$3,764,300

Years of Completed Navy Service	Compensation Element	Navy Service	+Second Career	= Total Navy Service	Private Sector (50th Percentile)
17	RMC/Base Salary	\$273,900	\$2,071,600	\$2,345,500	\$2,452,200
	Incentive Pays	\$133,600		\$133,600	
	Total Cash	\$407,500	\$2,071,600	\$2,479,100	\$2,452,200
	Retirement + SBP	\$674,000	\$359,700	\$1,033,700	\$417,700
	Other Benefits	\$76,100	\$430,800	\$506,900	\$494,000
	Total Benefits	\$750,100	\$790,500	\$1,540,600	\$911,700
	Total Compensation	\$1,157,600	\$2,862,100	\$4,019,700	\$3,363,900

Navy compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Pediatric Primary Care
Present Value of Future Compensation and Benefits
P75 Private Sector Salaries

Years of Completed Navy Service	Compensation Element	Navy Service	+Second Career	= Total Navy Service	Private Sector (75th Percentile)
7	RMC/Base Salary	\$1,330,200	\$1,853,100	\$3,183,300	\$3,132,300
	Incentive Pays	\$492,900		\$492,900	
	Total Cash	\$1,823,100	\$1,853,100	\$3,676,200	\$3,132,300
	Retirement + SBP	\$488,300	\$389,800	\$878,100	\$662,600
	Other Benefits	\$244,000	\$474,000	\$718,000	\$658,800
	Total Benefits	\$732,300	\$863,800	\$1,596,100	\$1,321,400
	Total Compensation	\$2,555,400	\$2,716,900	\$5,272,300	\$4,453,700

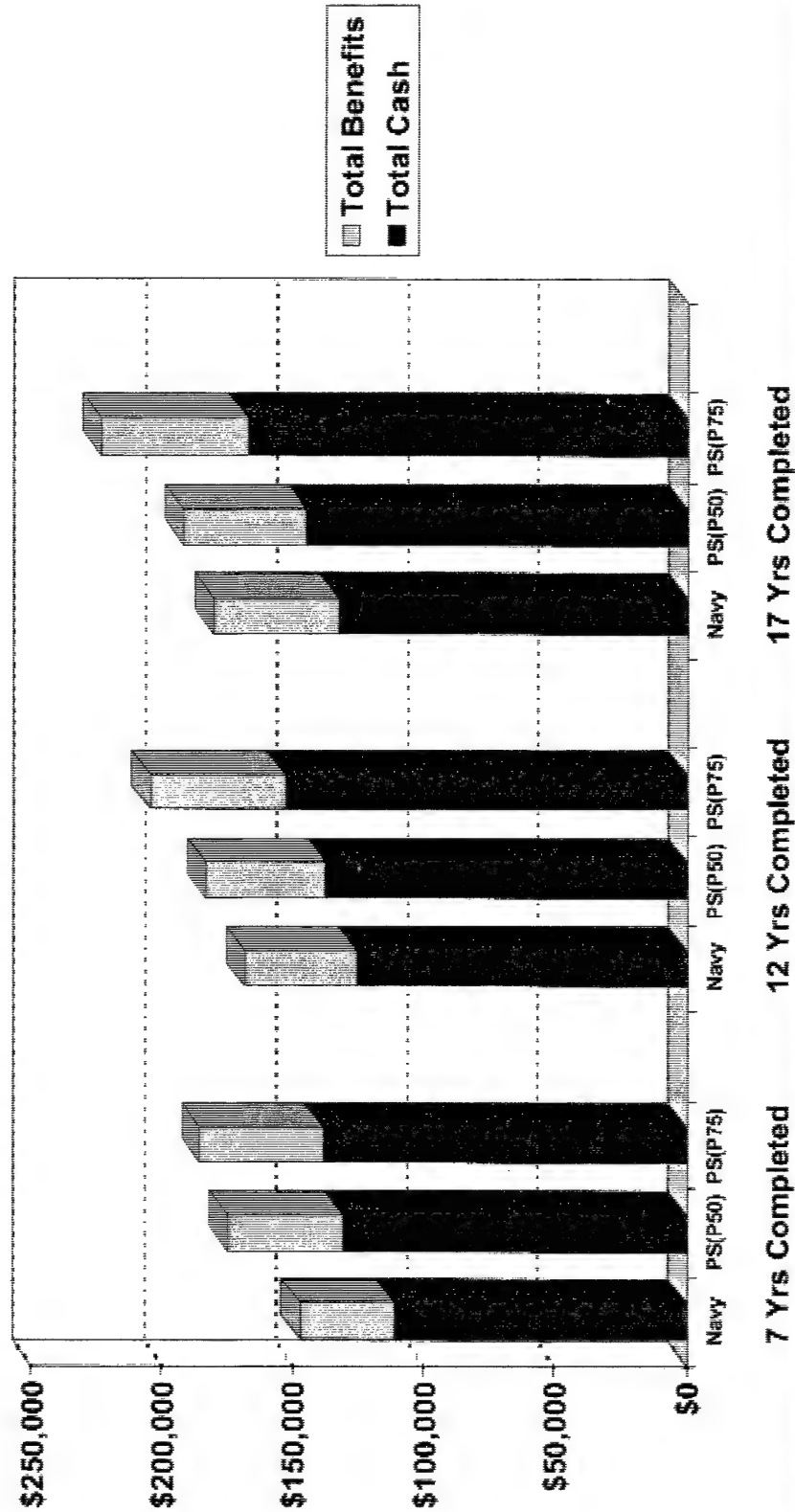
Years of Completed Navy Service	Compensation Element	Navy Service	+Second Career	= Total Navy Service	Private Sector (75th Percentile)
12	RMC/Base Salary	\$628,100	\$2,128,700	\$2,756,800	\$3,050,700
	Incentive Pays	\$329,600		\$329,600	
	Total Cash	\$957,700	\$2,128,700	\$3,086,400	\$3,050,700
	Retirement + SBP	\$550,800	\$442,600	\$993,400	\$632,300
	Other Benefits	\$179,200	\$483,100	\$662,300	\$627,000
	Total Benefits	\$730,000	\$925,700	\$1,655,700	\$1,259,300
	Total Compensation	\$1,687,700	\$3,054,400	\$4,742,100	\$4,310,000

Years of Completed Navy Service	Compensation Element	Navy Service	+Second Career	= Total Navy Service	Private Sector (75th Percentile)
17	RMC/Base Salary	\$273,900	\$2,440,300	\$2,714,200	\$2,841,300
	Incentive Pays	\$133,600		\$133,600	
	Total Cash	\$407,500	\$2,440,300	\$2,847,800	\$2,841,300
	Retirement + SBP	\$674,000	\$502,200	\$1,176,200	\$582,600
	Other Benefits	\$76,100	\$507,100	\$583,200	\$572,700
	Total Benefits	\$750,100	\$1,009,300	\$1,759,400	\$1,155,300
	Total Compensation	\$1,157,600	\$3,449,600	\$4,607,200	\$3,996,600

Navy compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

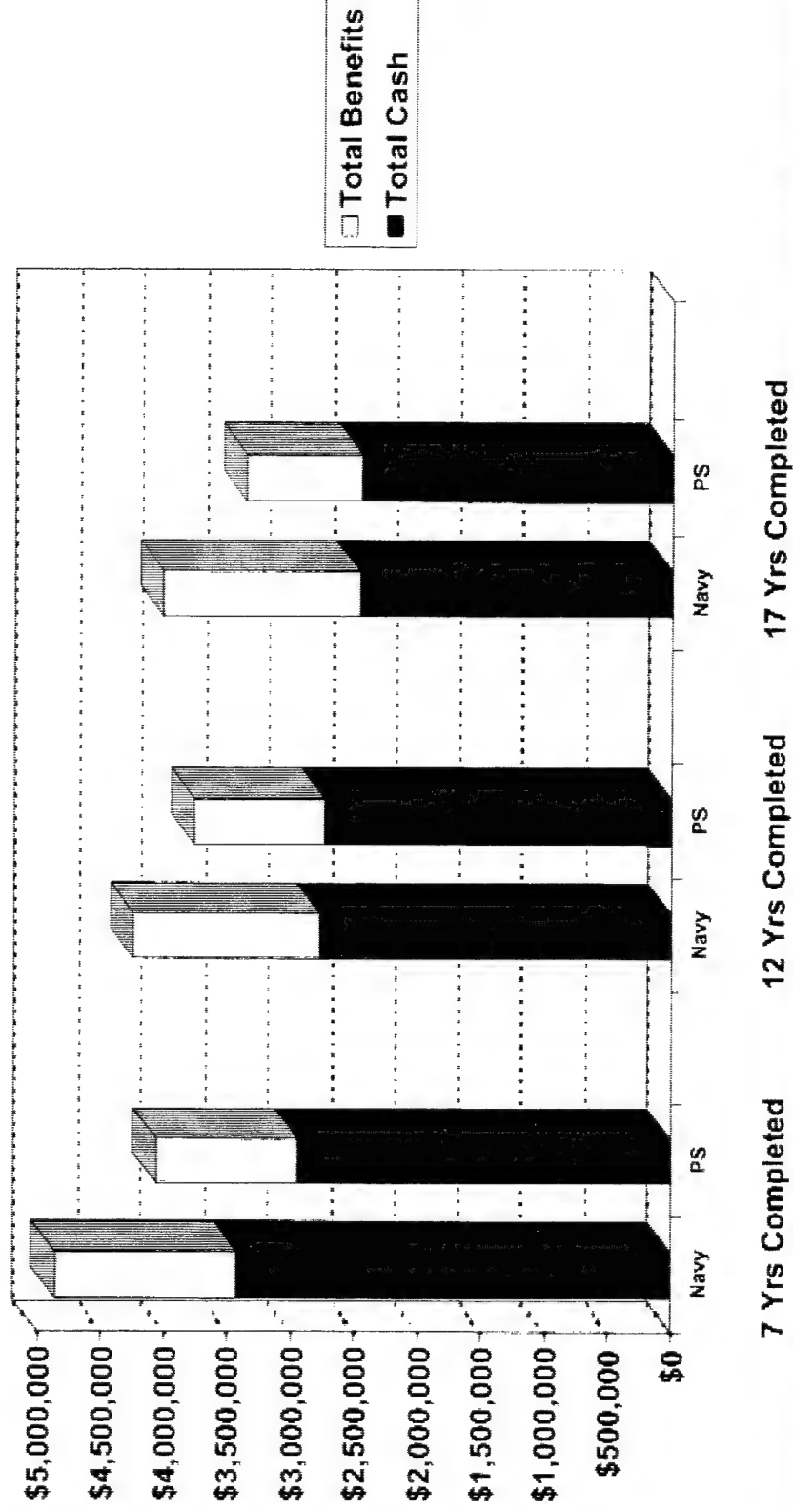
Pediatric Primary Care Current Annual Compensation



Pediatric Primary Care

Present Value of Future Compensation & Benefits

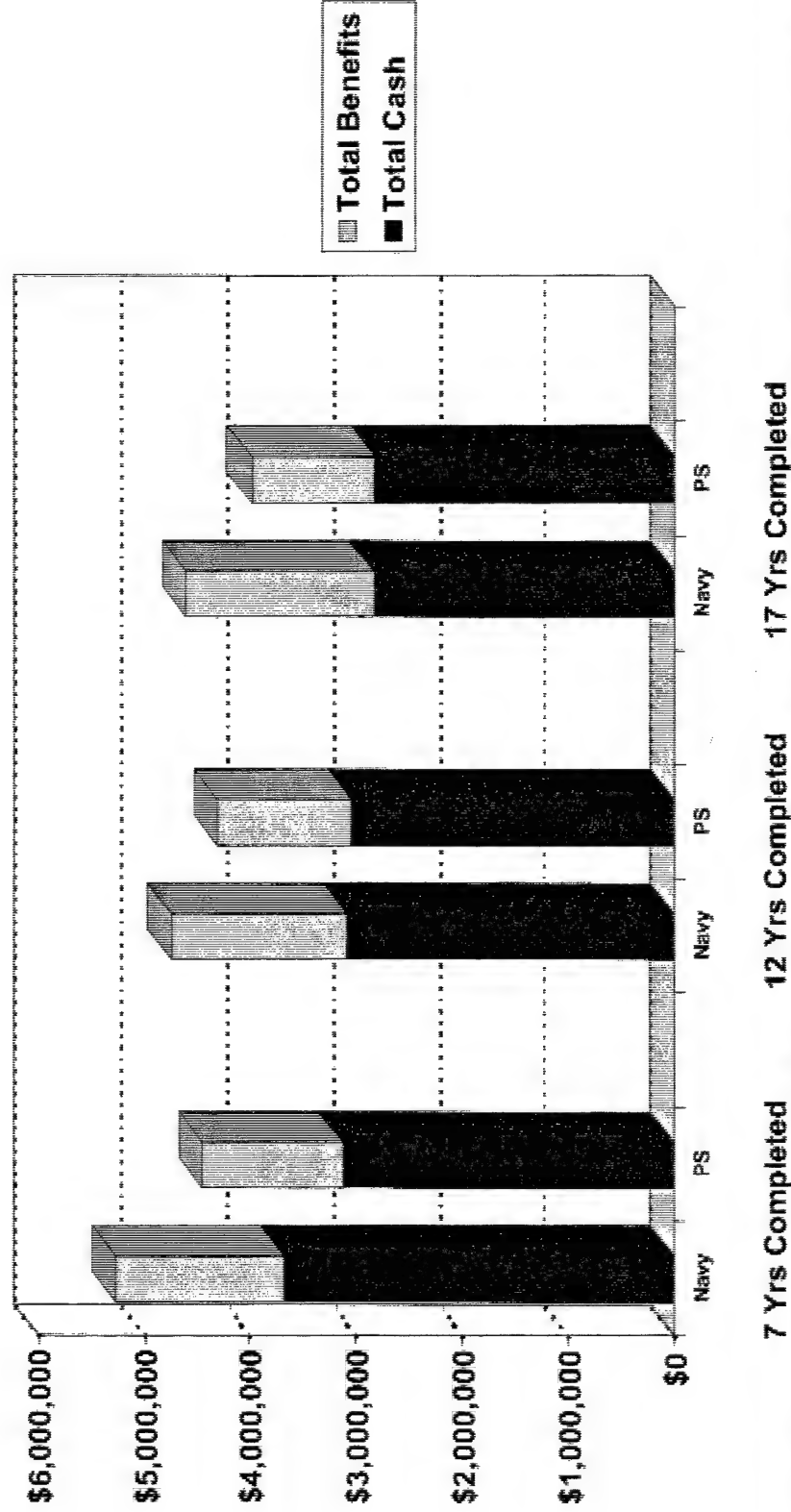
(Median Private Sector Salaries)



Pediatric Primary Care

Present Value of Future Compensation & Benefits

(P75 Private Sector Salaries)



Physical Medicine & Rehabilitation

Current Annual Compensation

Years of Completed Navy Service	Compensation Element	Navy	Private Sector (50th Percentile)	Private Sector (75th Percentile)
7	RMC/Base Salary	\$63,300	\$153,000	\$170,300
	Incentive Pays	\$40,000		
	Total Cash	\$103,300	\$153,000	\$170,300
	Total Benefits	\$36,000	\$51,200	\$59,500
	Total Compensation	\$139,300	\$204,200	\$229,800

Years of Completed Navy Service	Compensation Element	Navy	Private Sector (50th Percentile)	Private Sector (75th Percentile)
12	RMC/Base Salary	\$77,600	\$154,500	\$178,300
	Incentive Pays	\$50,000		
	Total Cash	\$127,600	\$154,500	\$178,300
	Total Benefits	\$42,900	\$51,900	\$60,900
	Total Compensation	\$170,500	\$206,400	\$239,200

Years of Completed Navy Service	Compensation Element	Navy	Private Sector (50th Percentile)	Private Sector (75th Percentile)
17	RMC/Base Salary	\$86,100	\$156,100	\$186,400
	Incentive Pays	\$49,000		
	Total Cash	\$135,100	\$156,100	\$186,400
	Total Benefits	\$47,400	\$52,600	\$62,300
	Total Compensation	\$182,500	\$208,700	\$248,700

Navy compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Physical Medicine & Rehabilitation
Present Value of Future Compensation and Benefits
Median Private Sector Salaries

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (50th Percentile)
7 Separation after 7 yrs of service not an option due to service commitments for residency training.	RMC/Base Salary				
	Incentive Pays				
	Total Cash				
	Retirement + SBP				
	Other Benefits				
	Total Benefits				
	Total Compensation			N/A	N/A

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (50th Percentile)
12	RMC/Base Salary	\$628,100	\$2,017,600	\$2,645,700	\$3,256,300
	Incentive Pays	\$339,200		\$339,200	
	Total Cash	\$967,300	\$2,017,600	\$2,984,900	\$3,256,300
	Retirement + SBP	\$550,800	\$337,000	\$887,800	\$484,100
	Other Benefits	\$179,200	\$467,900	\$647,100	\$665,000
	Total Benefits	\$730,000	\$804,900	\$1,534,900	\$1,149,100
	Total Compensation	\$1,697,300	\$2,822,500	\$4,519,800	\$4,405,400

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (50th Percentile)
17	RMC/Base Salary	\$273,900	\$2,279,400	\$2,553,300	\$2,770,000
	Incentive Pays	\$132,900		\$132,900	
	Total Cash	\$406,800	\$2,279,400	\$2,686,200	\$2,770,000
	Retirement + SBP	\$674,000	\$380,800	\$1,054,800	\$442,700
	Other Benefits	\$76,100	\$483,700	\$559,800	\$564,600
	Total Benefits	\$750,100	\$864,500	\$1,614,600	\$1,007,300
	Total Compensation	\$1,156,900	\$3,143,900	\$4,300,800	\$3,777,300

Navy compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Physical Medicine & Rehabilitation
Present Value of Future Compensation and Benefits
P75 Private Sector Salaries

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (75th Percentile)
7 Separation after 7 yrs of service not an option due to service commitments for residency training.	RMC/Base Salary Incentive Pays				
	Total Cash				
	Retirement + SBP Other Benefits				
	Total Benefits				
	Total Compensation			N/A	N/A

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (75th Percentile)
12	RMC/Base Salary	\$628,100	\$2,451,400	\$3,079,500	\$3,757,000
	Incentive Pays	\$339,200		\$339,200	
	Total Cash	\$967,300	\$2,451,400	\$3,418,700	\$3,757,000
	Retirement + SBP	\$550,800	\$417,100	\$967,900	\$597,700
	Other Benefits	\$179,200	\$540,100	\$719,300	\$770,600
	Total Benefits	\$730,000	\$957,200	\$1,687,200	\$1,368,300
	Total Compensation	\$1,697,300	\$3,408,600	\$5,105,900	\$5,125,300

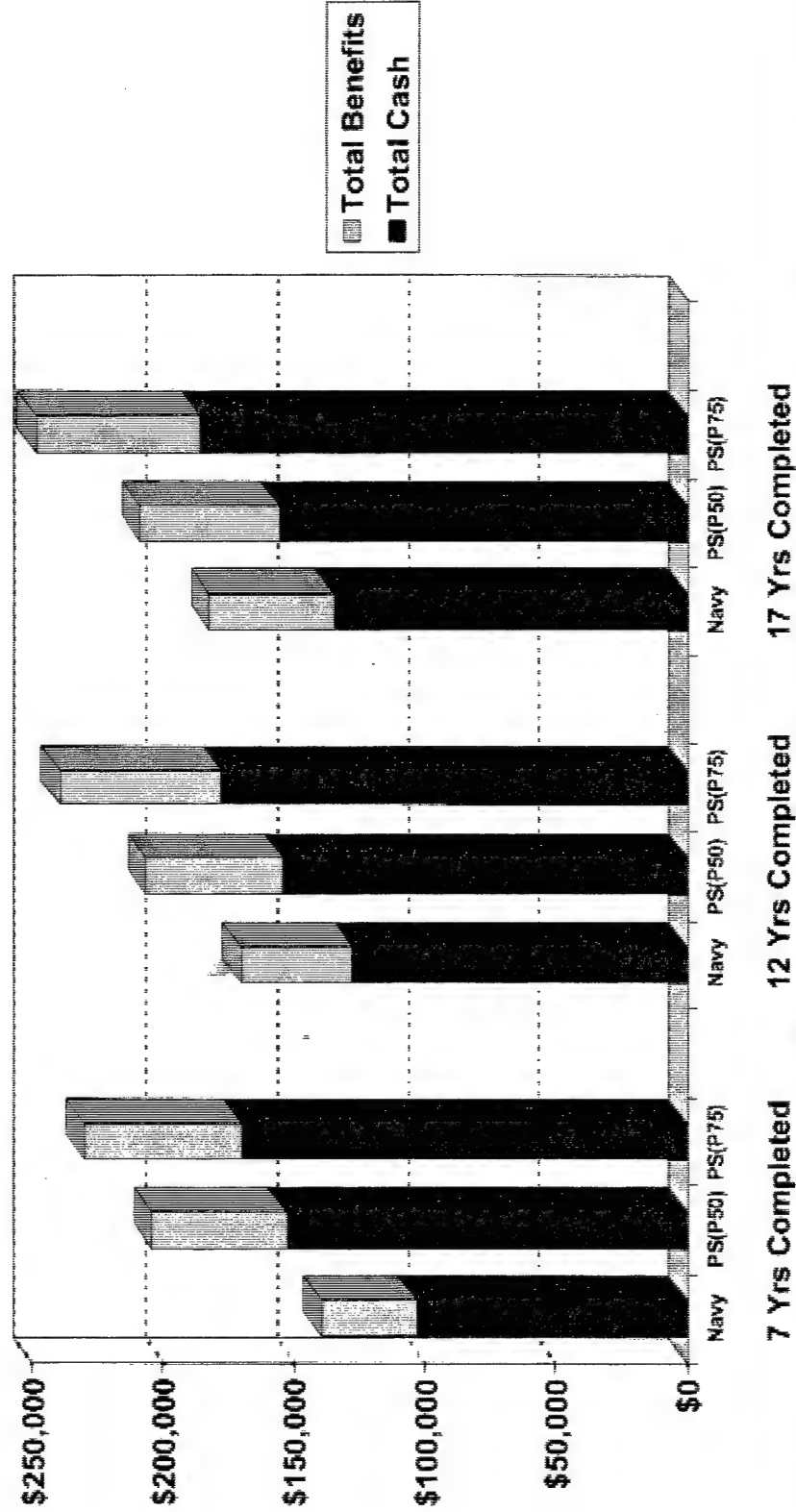
Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (75th Percentile)
17	RMC/Base Salary	\$273,900	\$2,775,000	\$3,048,900	\$3,307,900
	Incentive Pays	\$132,900		\$132,900	
	Total Cash	\$406,800	\$2,775,000	\$3,181,800	\$3,307,900
	Retirement + SBP	\$674,000	\$471,400	\$1,145,400	\$547,400
	Other Benefits	\$76,100	\$565,500	\$641,600	\$660,500
	Total Benefits	\$750,100	\$1,036,900	\$1,787,000	\$1,207,900
	Total Compensation	\$1,156,900	\$3,811,900	\$4,968,800	\$4,515,800

Navy compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Physical Medicine & Rehabilitation

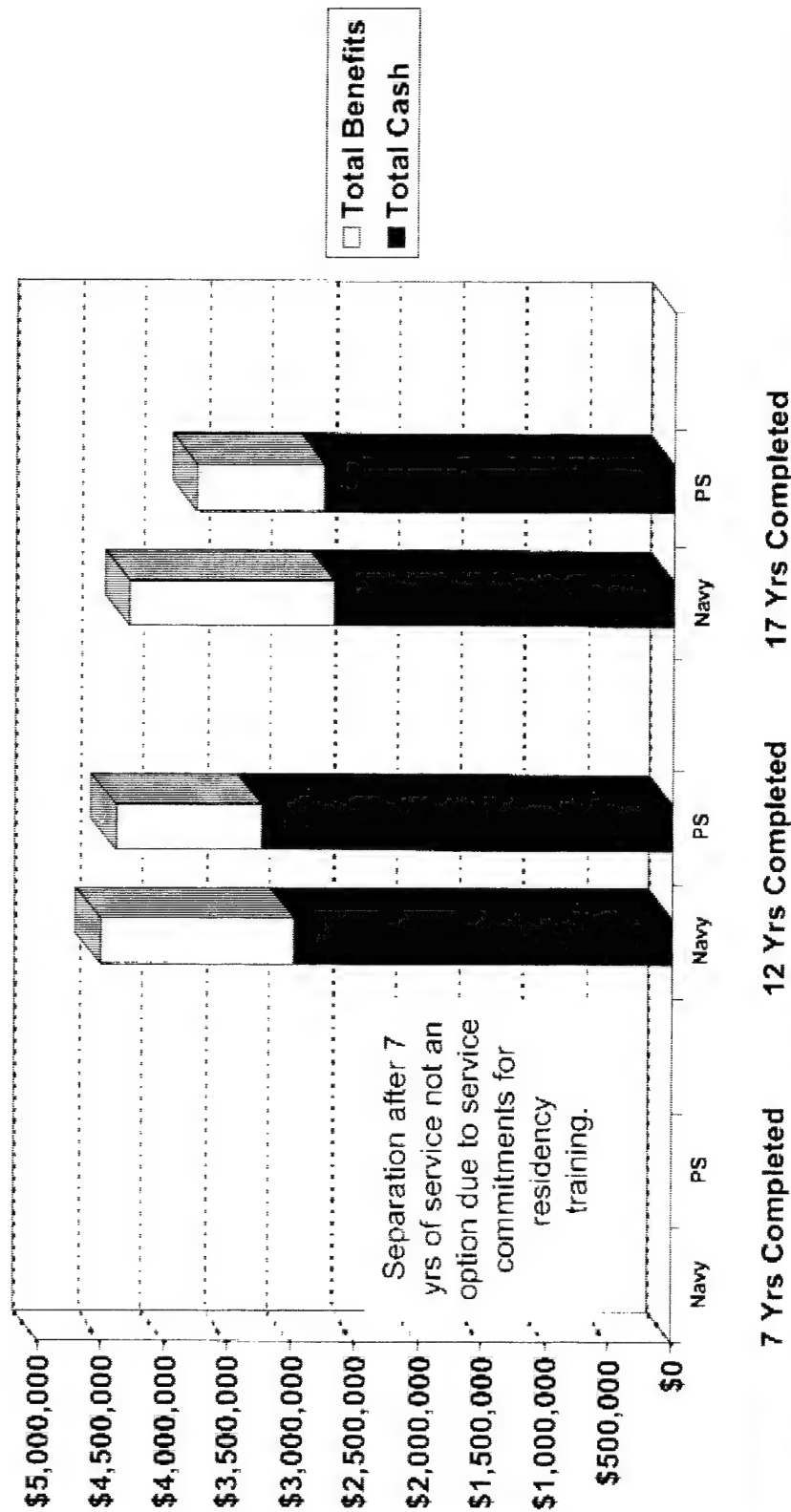
Current Annual Compensation



Physical Medicine & Rehabilitation

Present Value of Future Compensation & Benefits

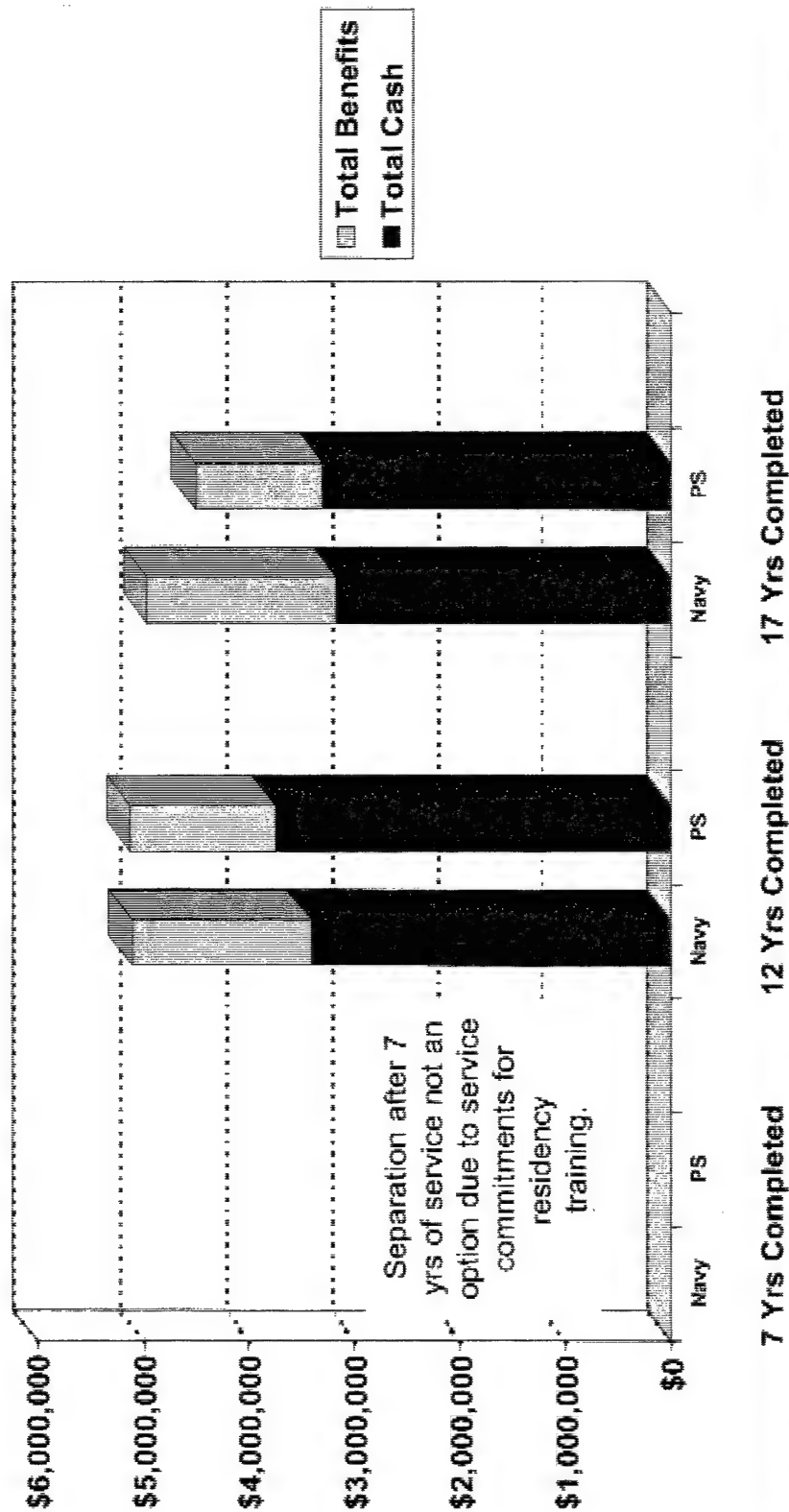
(Median Private Sector Salaries)



Physical Medicine & Rehabilitation

Present Value of Future Compensation & Benefits

(P75 Private Sector Salaries)



Plastic & Reconstructive Surgery

Current Annual Compensation

Years of Completed Navy Service	Compensation Element	Navy	Private Sector (50th Percentile)	Private Sector (75th Percentile)
7	RMC/Base Salary	\$63,300	\$179,100	\$217,400
	Incentive Pays	\$52,500		
	Total Cash	\$115,800	\$179,100	\$217,400
	Total Benefits	\$36,000	\$53,400	\$67,100
	Total Compensation	\$151,800	\$232,500	\$284,500

Years of Completed Navy Service	Compensation Element	Navy	Private Sector (50th Percentile)	Private Sector (75th Percentile)
12	RMC/Base Salary	\$77,600	\$212,400	\$302,600
	Incentive Pays	\$73,000		
	Total Cash	\$150,600	\$212,400	\$302,600
	Total Benefits	\$42,900	\$66,400	\$104,100
	Total Compensation	\$193,500	\$278,800	\$406,700

Years of Completed Navy Service	Compensation Element	Navy	Private Sector (50th Percentile)	Private Sector (75th Percentile)
17	RMC/Base Salary	\$86,100	\$227,300	\$310,900
	Incentive Pays	\$65,000		
	Total Cash	\$151,100	\$227,300	\$310,900
	Total Benefits	\$47,400	\$71,900	\$104,300
	Total Compensation	\$198,500	\$299,200	\$415,200

Navy compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

At 7 years of completed service, private sector compensation is for general surgery. At 12 and 17 years of completed service, private sector compensation is for plastic and reconstructive surgery.

Plastic & Reconstructive Surgery
Present Value of Future Compensation and Benefits
Median Private Sector Salaries

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (50th Percentile)
7 Separation after 7 yrs of service not an option due to service commitments for residency training.	RMC/Base Salary Incentive Pays				
	Total Cash				
	Retirement + SBP Other Benefits				
	Total Benefits				
	Total Compensation			N/A	N/A

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (50th Percentile)
12 Separation after 12 yrs of service not an option due to service commitments for fellowship training.	RMC/Base Salary Incentive Pays				
	Total Cash				
	Retirement + SBP Other Benefits				
	Total Benefits				
	Total Compensation			N/A	N/A

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (50th Percentile)
17	RMC/Base Salary	\$273,900	\$3,553,100	\$3,827,000	\$4,212,700
	Incentive Pays	\$187,400		\$187,400	
	Total Cash	\$461,300	\$3,553,100	\$4,014,400	\$4,212,700
	Retirement + SBP	\$674,000	\$700,600	\$1,374,600	\$811,900
	Other Benefits	\$76,100	\$683,100	\$759,200	\$784,500
	Total Benefits	\$750,100	\$1,383,700	\$2,133,800	\$1,596,400
	Total Compensation	\$1,211,400	\$4,936,800	\$6,148,200	\$5,809,100

Navy compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Plastic & Reconstructive Surgery
Present Value of Future Compensation and Benefits
P75 Private Sector Salaries

Years of Completed Navy Service	Compensation Element	Navy Service + Second Career = Total Navy Service	Private Sector (75th Percentile)
7 Separation after 7 yrs of service not an option due to service commitments for residency training.	RMC/Base Salary Incentive Pays		
	Total Cash		
	Retirement + SBP Other Benefits		
	Total Benefits		
	Total Compensation	N/A	N/A

Years of Completed Navy Service	Compensation Element	Navy Service + Second Career = Total Navy Service	Private Sector (75th Percentile)
12 Separation after 12 yrs of service not an option due to service commitments for fellowship training.	RMC/Base Salary Incentive Pays		
	Total Cash		
	Retirement + SBP Other Benefits		
	Total Benefits		
	Total Compensation	N/A	N/A

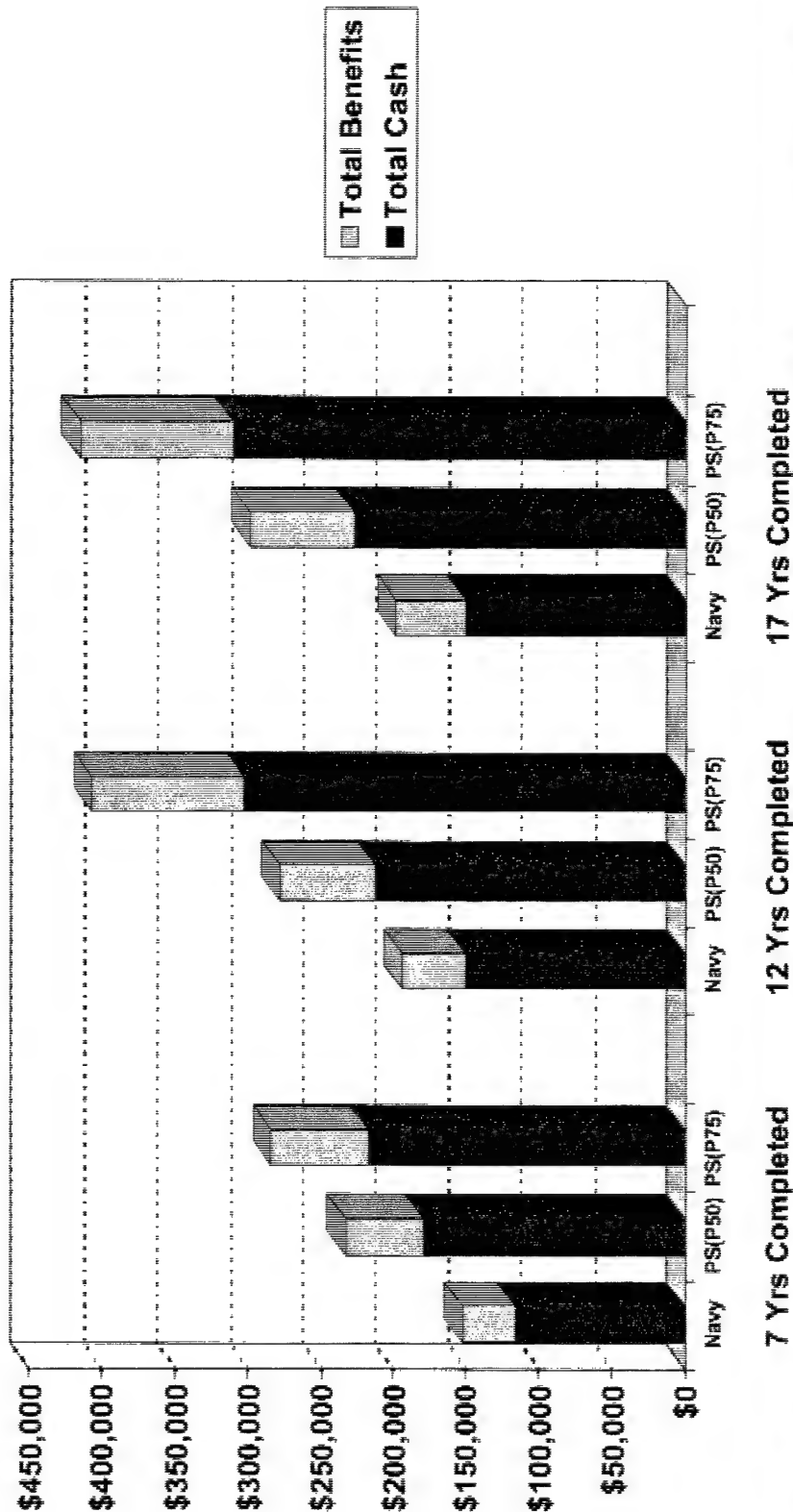
Years of Completed Navy Service	Compensation Element	Navy Service + Second Career = Total Navy Service	Private Sector (75th Percentile)
17	RMC/Base Salary Incentive Pays	\$273,900 \$187,400	\$4,756,600 \$5,030,500 \$187,400
	Total Cash	\$461,300	\$4,756,600 \$5,217,900
	Retirement + SBP Other Benefits	\$674,000 \$76,100	\$767,900 \$1,441,900 \$1,004,700
	Total Benefits	\$750,100	\$1,696,500 \$2,446,600
	Total Compensation	\$1,211,400	\$6,453,100 \$7,664,500 \$7,768,300

Navy compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Plastic & Reconstructive Surgery

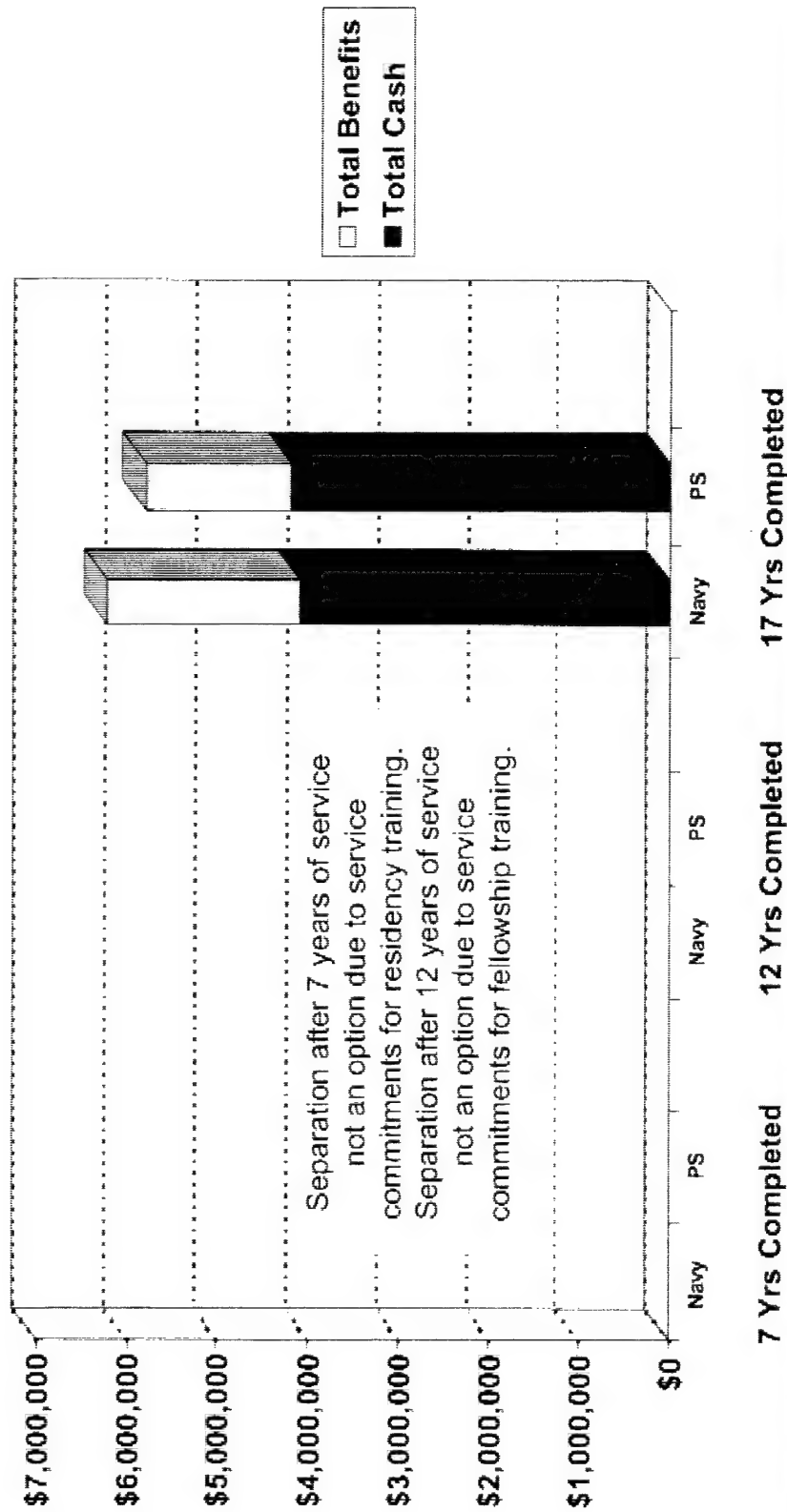
Current Annual Compensation



Plastic & Reconstructive Surgery

Present Value of Future Compensation & Benefits

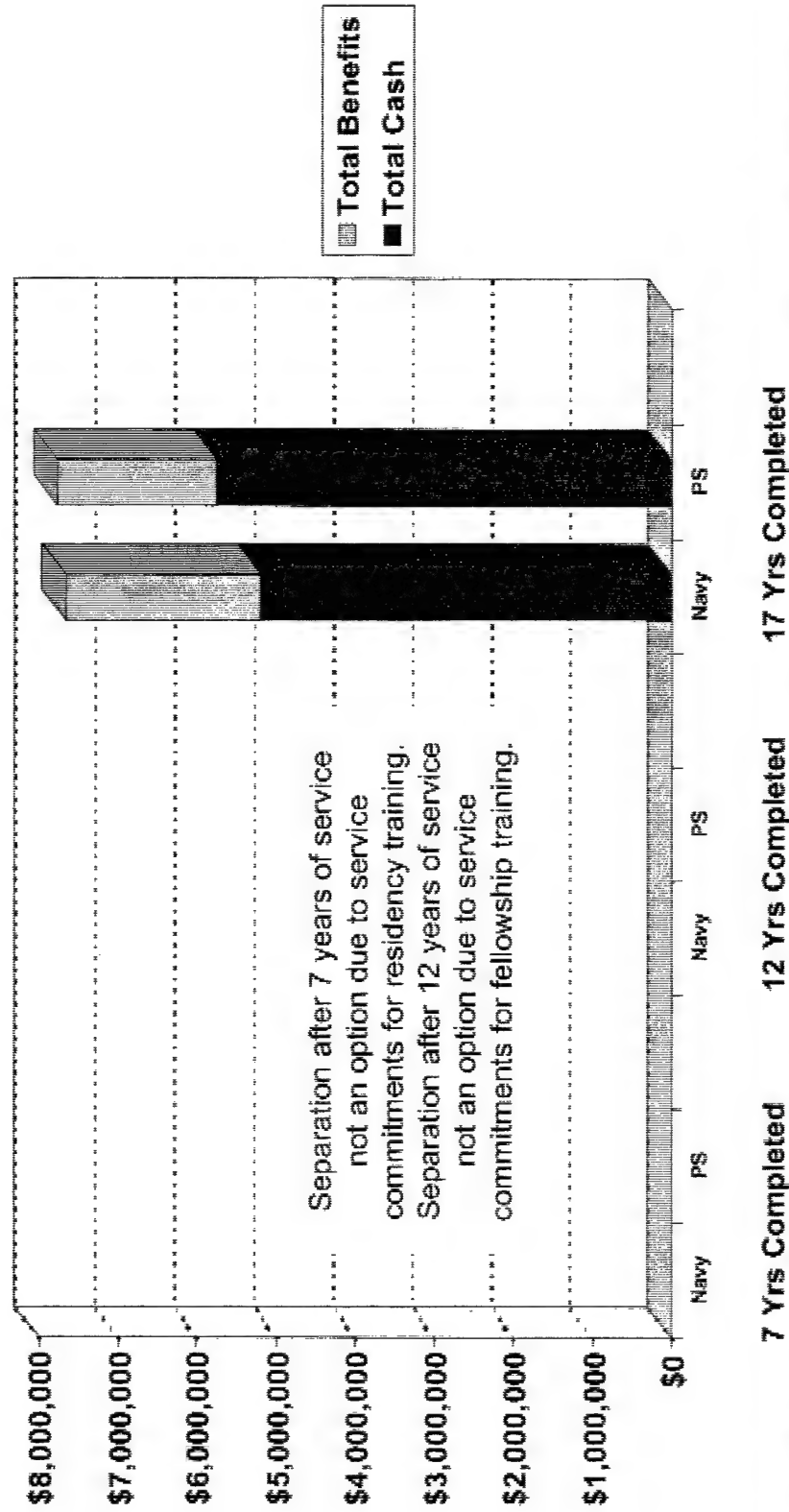
(Median Private Sector Salaries)



Plastic & Reconstructive Surgery

Present Value of Future Compensation & Benefits

(P75 Private Sector Salaries)



Psychiatry
Current Annual Compensation

Years of Completed Navy Service	Compensation Element	Navy	Private Sector (50th Percentile)	Private Sector (75th Percentile)
7	RMC/Base Salary	\$63,300	\$139,000	\$148,200
	Incentive Pays	\$43,000		
	Total Cash	\$106,300	\$139,000	\$148,200
	Total Benefits	\$36,000	\$47,500	\$50,700
	Total Compensation	\$142,300	\$186,500	\$198,900

Years of Completed Navy Service	Compensation Element	Navy	Private Sector (50th Percentile)	Private Sector (75th Percentile)
12	RMC/Base Salary	\$77,600	\$145,900	\$155,200
	Incentive Pays	\$57,000		
	Total Cash	\$134,600	\$145,900	\$155,200
	Total Benefits	\$42,900	\$49,800	\$53,000
	Total Compensation	\$177,500	\$195,700	\$208,200

Years of Completed Navy Service	Compensation Element	Navy	Private Sector (50th Percentile)	Private Sector (75th Percentile)
17	RMC/Base Salary	\$86,100	\$152,900	\$162,300
	Incentive Pays	\$53,000		
	Total Cash	\$139,100	\$152,900	\$162,300
	Total Benefits	\$47,400	\$52,100	\$55,400
	Total Compensation	\$186,500	\$205,000	\$217,700

Navy compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Psychiatry
Present Value of Future Compensation and Benefits
Median Private Sector Salaries

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (50th Percentile)
7 Separation after 7 yrs of service not an option due to service commitments for residency training.	RMC/Base Salary				
	Incentive Pays				
	Total Cash				
	Retirement + SBP				
	Other Benefits				
	Total Benefits				
	Total Compensation			N/A	N/A

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (50th Percentile)
12	RMC/Base Salary	\$628,100	\$2,001,900	\$2,630,000	\$3,074,300
	Incentive Pays	\$377,700		\$377,700	
	Total Cash	\$1,005,800	\$2,001,900	\$3,007,700	\$3,074,300
	Retirement + SBP	\$550,800	\$373,000	\$923,800	\$533,500
	Other Benefits	\$179,200	\$468,400	\$647,600	\$641,000
	Total Benefits	\$730,000	\$841,400	\$1,571,400	\$1,174,500
	Total Compensation	\$1,735,800	\$2,843,300	\$4,579,100	\$4,248,800

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (50th Percentile)
17	RMC/Base Salary	\$273,900	\$2,272,500	\$2,546,400	\$2,712,100
	Incentive Pays	\$143,500		\$143,500	
	Total Cash	\$417,400	\$2,272,500	\$2,689,900	\$2,712,100
	Retirement + SBP	\$674,000	\$422,300	\$1,096,300	\$490,100
	Other Benefits	\$76,100	\$486,200	\$562,300	\$559,800
	Total Benefits	\$750,100	\$908,500	\$1,658,600	\$1,049,900
	Total Compensation	\$1,167,500	\$3,181,000	\$4,348,500	\$3,762,000

Navy compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Psychiatry
Present Value of Future Compensation and Benefits
P75 Private Sector Salaries

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (75th Percentile)
7 Separation after 7 yrs of service not an option due to service commitments for residency training.	RMC/Base Salary Incentive Pays				
	Total Cash				
	Retirement + SBP Other Benefits				
	Total Benefits				
	Total Compensation			N/A	N/A

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (75th Percentile)
12	RMC/Base Salary Incentive Pays	\$628,100 \$377,700	\$2,123,900	\$2,752,000 \$377,700	\$3,270,400
	Total Cash	\$1,005,800	\$2,123,900	\$3,129,700	\$3,270,400
	Retirement + SBP Other Benefits	\$550,800 \$179,200	\$394,500 \$491,900	\$945,300 \$671,100	\$564,200 \$678,800
	Total Benefits	\$730,000	\$886,400	\$1,616,400	\$1,243,000
	Total Compensation	\$1,735,800	\$3,010,300	\$4,746,100	\$4,513,400

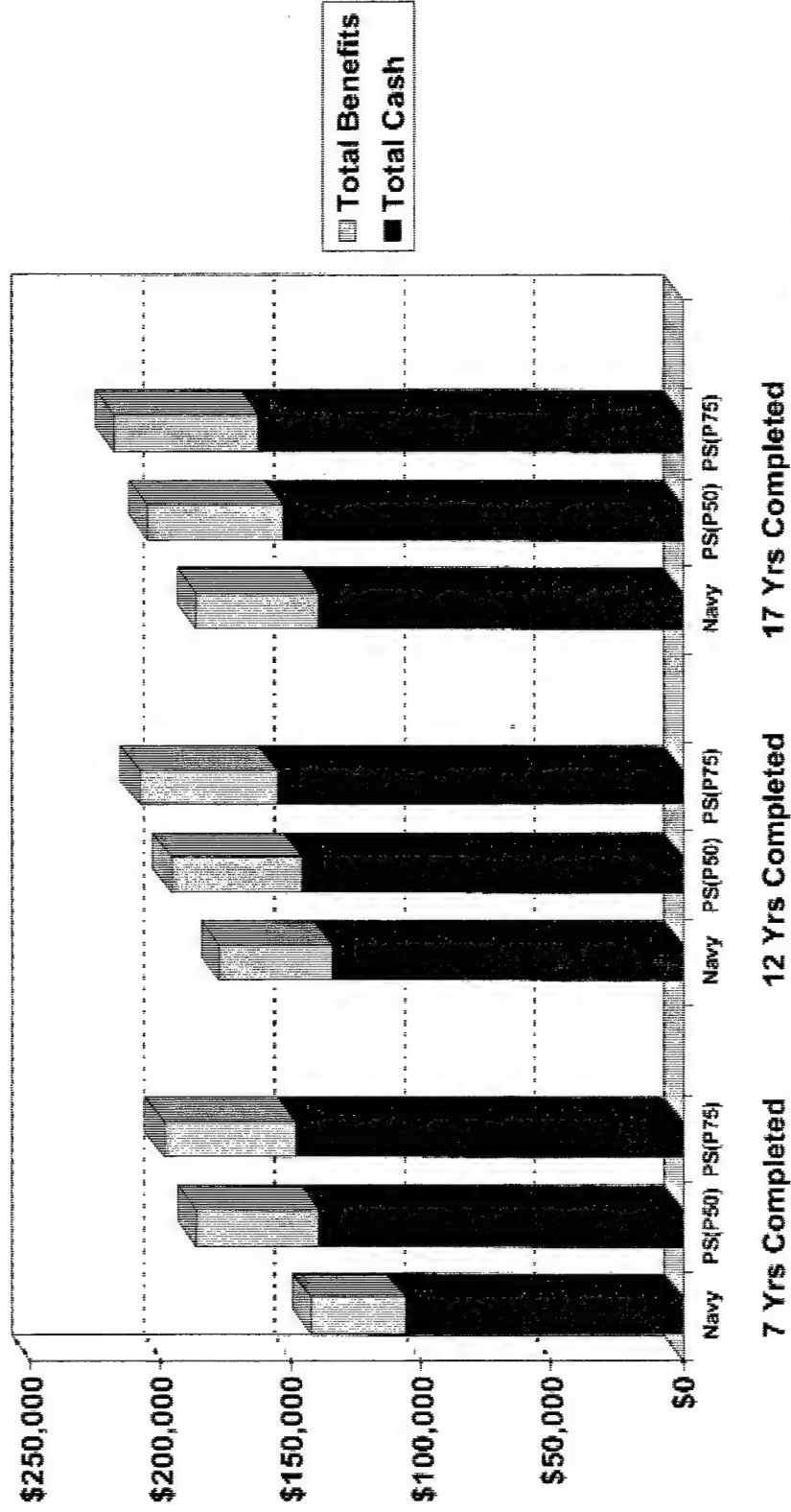
Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (75th Percentile)
17	RMC/Base Salary Incentive Pays	\$273,900 \$143,500	\$2,410,100	\$2,684,000 \$143,500	\$2,879,100
	Total Cash	\$417,400	\$2,410,100	\$2,827,500	\$2,879,100
	Retirement + SBP Other Benefits	\$674,000 \$76,100	\$446,700 \$512,800	\$1,120,700 \$588,900	\$518,300 \$592,000
	Total Benefits	\$750,100	\$959,500	\$1,709,600	\$1,110,300
	Total Compensation	\$1,167,500	\$3,369,600	\$4,537,100	\$3,989,400

Navy compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Psychiatry

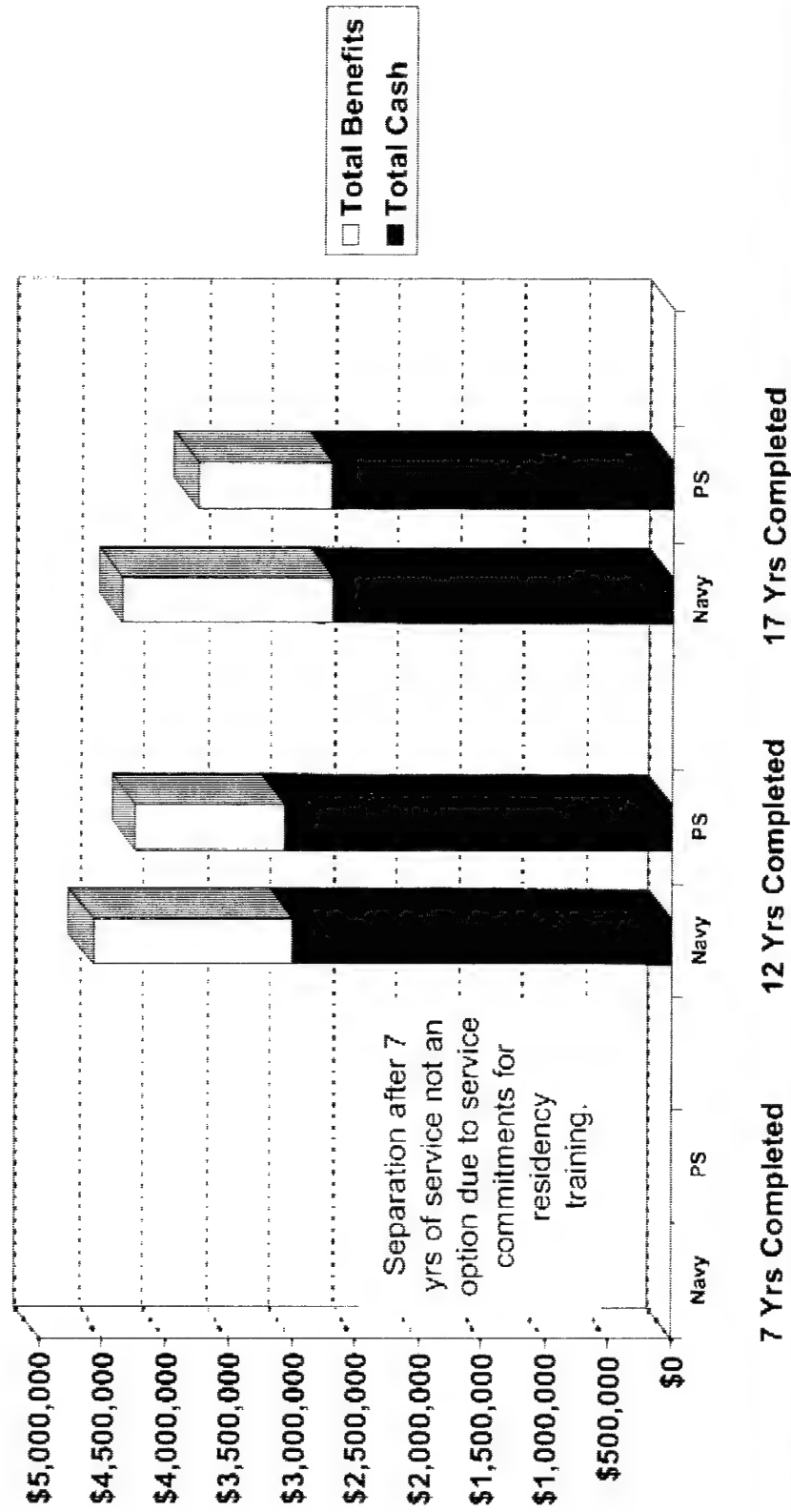
Current Annual Compensation



Psychiatry

Present Value of Future Compensation & Benefits

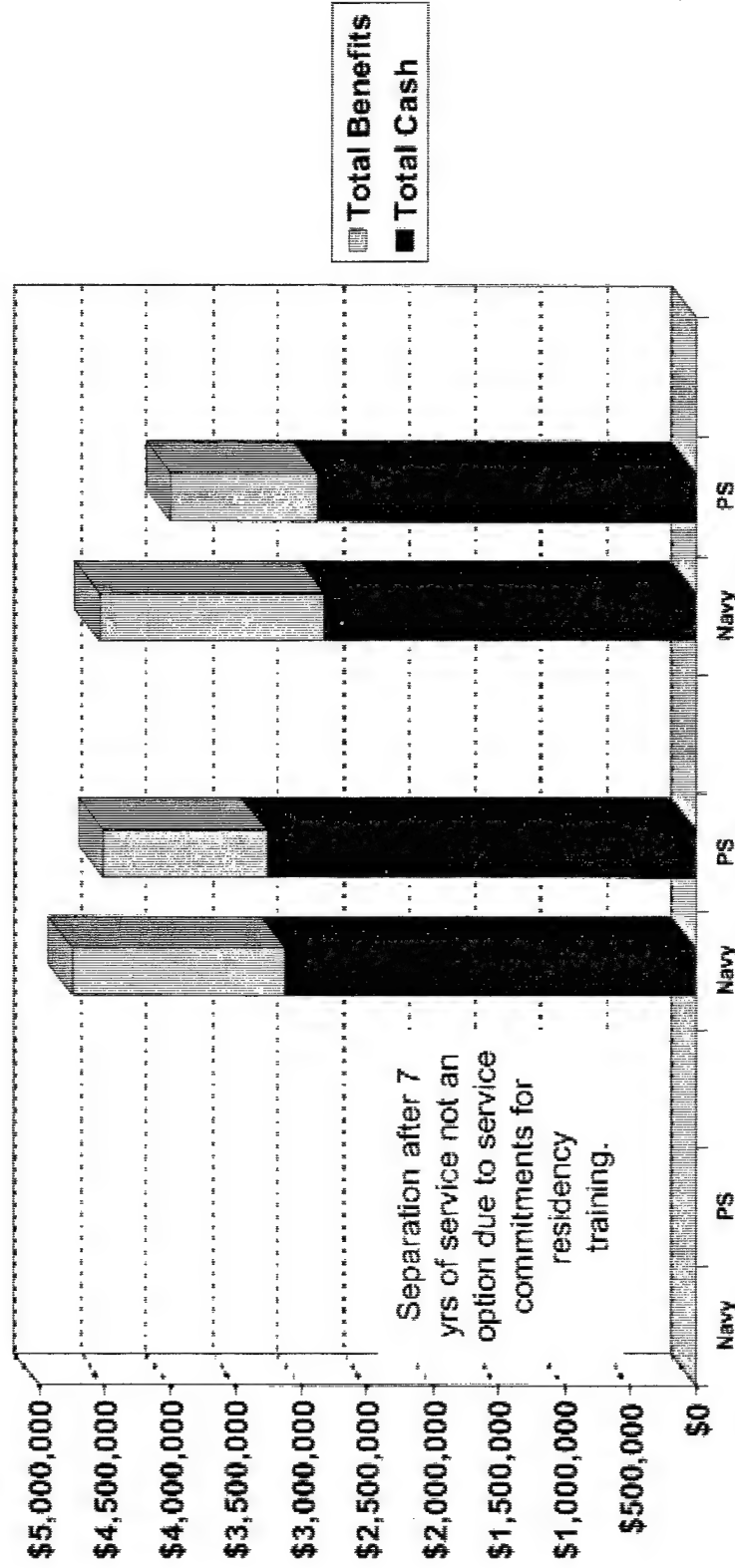
(Median Private Sector Salaries)



Psychiatry

Present Value of Future Compensation & Benefits

(P75 Private Sector Salaries)



7 Yrs Completed 12 Yrs Completed 17 Yrs Completed

Radiology (Diagnostic)

Current Annual Compensation

Years of Completed Navy Service	Compensation Element	Navy	Private Sector (50th Percentile)	Private Sector (75th Percentile)
7	RMC/Base Salary	\$63,300	\$206,000	\$258,800
	Incentive Pays	\$57,500		
	Total Cash	\$120,800	\$206,000	\$258,800
	Total Benefits	\$36,000	\$67,600	\$78,800
	Total Compensation	\$156,800	\$273,600	\$337,600

Years of Completed Navy Service	Compensation Element	Navy	Private Sector (50th Percentile)	Private Sector (75th Percentile)
12	RMC/Base Salary	\$77,600	\$212,700	\$260,800
	Incentive Pays	\$67,000		
	Total Cash	\$144,600	\$212,700	\$260,800
	Total Benefits	\$42,900	\$70,000	\$80,000
	Total Compensation	\$187,500	\$282,700	\$340,800

Years of Completed Navy Service	Compensation Element	Navy	Private Sector (50th Percentile)	Private Sector (75th Percentile)
17	RMC/Base Salary	\$86,100	\$219,700	\$262,800
	Incentive Pays	\$60,000		
	Total Cash	\$146,100	\$219,700	\$262,800
	Total Benefits	\$47,400	\$72,500	\$81,200
	Total Compensation	\$193,500	\$292,200	\$344,000

Navy compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Radiology (Diagnostic)**Present Value of Future Compensation and Benefits
Median Private Sector Salaries**

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (50th Percentile)
7 Separation after 7 yrs of service not an option due to service commitments for residency training.	RMC/Base Salary				
	Incentive Pays				
	Total Cash				
	Retirement + SBP				
	Other Benefits				
	Total Benefits				
	Total Compensation			N/A	N/A

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (50th Percentile)
12	RMC/Base Salary	\$628,100	\$2,827,300	\$3,455,400	\$4,399,500
	Incentive Pays	\$449,700		\$449,700	
	Total Cash	\$1,077,800	\$2,827,300	\$3,905,100	\$4,399,500
	Retirement + SBP	\$550,800	\$525,200	\$1,076,000	\$752,100
	Other Benefits	\$179,200	\$608,400	\$787,600	\$863,000
	Total Benefits	\$730,000	\$1,133,600	\$1,863,600	\$1,615,100
	Total Compensation	\$1,807,800	\$3,960,900	\$5,768,700	\$6,014,600

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (50th Percentile)
17	RMC/Base Salary	\$273,900	\$3,202,300	\$3,476,200	\$3,839,600
	Incentive Pays	\$172,900		\$172,900	
	Total Cash	\$446,800	\$3,202,300	\$3,649,100	\$3,839,600
	Retirement + SBP	\$674,000	\$594,100	\$1,268,100	\$689,800
	Other Benefits	\$76,100	\$644,100	\$720,200	\$750,400
	Total Benefits	\$750,100	\$1,238,200	\$1,988,300	\$1,440,200
	Total Compensation	\$1,196,900	\$4,440,500	\$5,637,400	\$5,279,800

Navy compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Radiology (Diagnostic)
Present Value of Future Compensation and Benefits
P75 Private Sector Salaries

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (75th Percentile)
7 Separation after 7 yrs of service not an option due to service commitments for residency training.	RMC/Base Salary Incentive Pays				
	Total Cash				
	Retirement + SBP Other Benefits				
	Total Benefits				
	Total Compensation			N/A	N/A

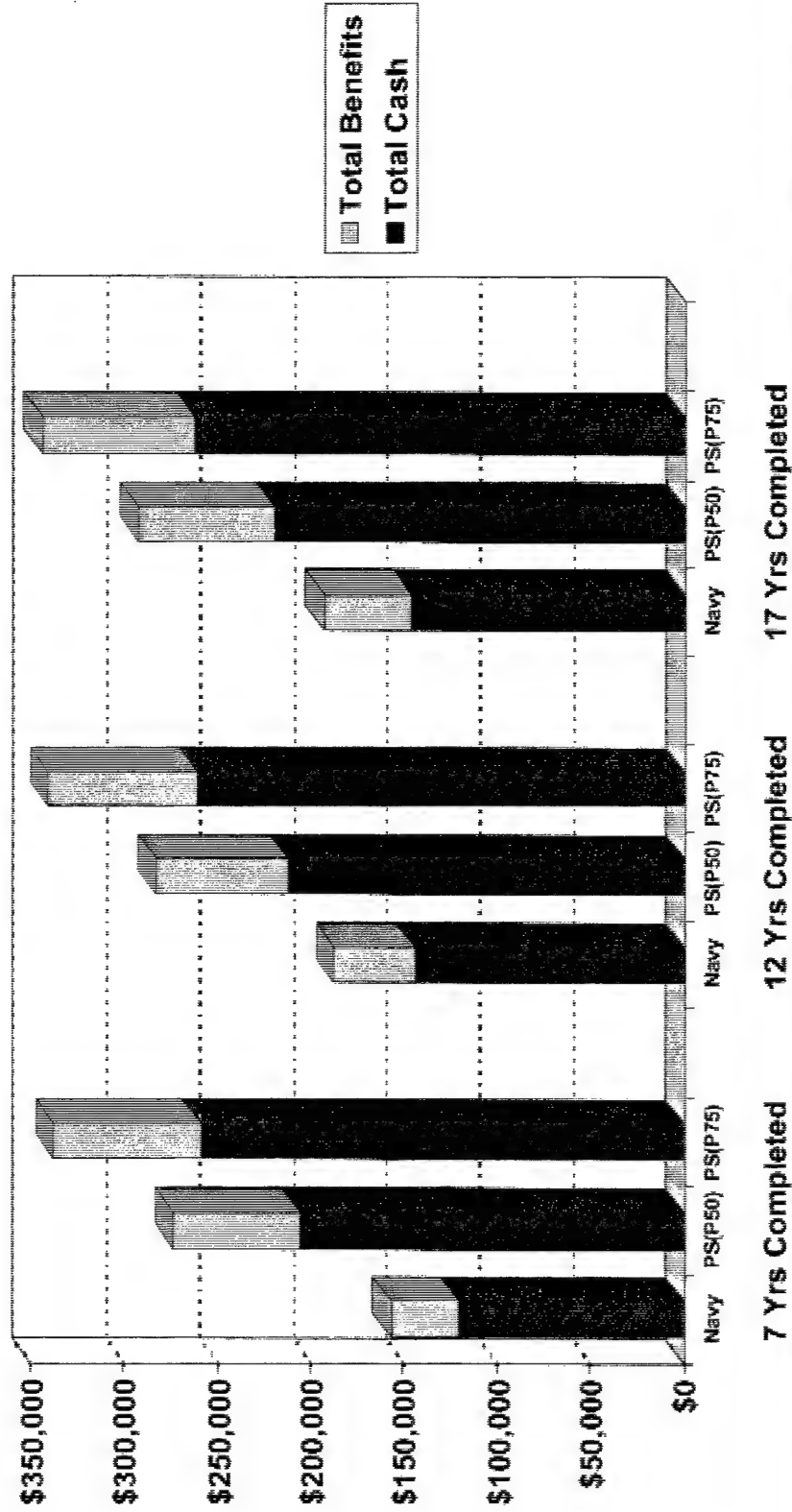
Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (75th Percentile)
12	RMC/Base Salary	\$628,100	\$3,347,900	\$3,976,000	\$5,394,600
	Incentive Pays	\$449,700		\$449,700	
	Total Cash	\$1,077,800	\$3,347,900	\$4,425,700	\$5,394,600
	Retirement + SBP	\$550,800	\$551,800	\$1,102,600	\$789,900
	Other Benefits	\$179,200	\$667,000	\$846,200	\$978,000
	Total Benefits	\$730,000	\$1,218,800	\$1,948,800	\$1,767,900
	Total Compensation	\$1,807,800	\$4,566,700	\$6,374,500	\$7,162,500

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (75th Percentile)
17	RMC/Base Salary	\$273,900	\$3,782,200	\$4,056,100	\$4,593,400
	Incentive Pays	\$172,900		\$172,900	
	Total Cash	\$446,800	\$3,782,200	\$4,229,000	\$4,593,400
	Retirement + SBP	\$674,000	\$623,600	\$1,297,600	\$723,900
	Other Benefits	\$76,100	\$708,900	\$785,000	\$835,600
	Total Benefits	\$750,100	\$1,332,500	\$2,082,600	\$1,559,500
	Total Compensation	\$1,196,900	\$5,114,700	\$6,311,600	\$6,152,900

Navy compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

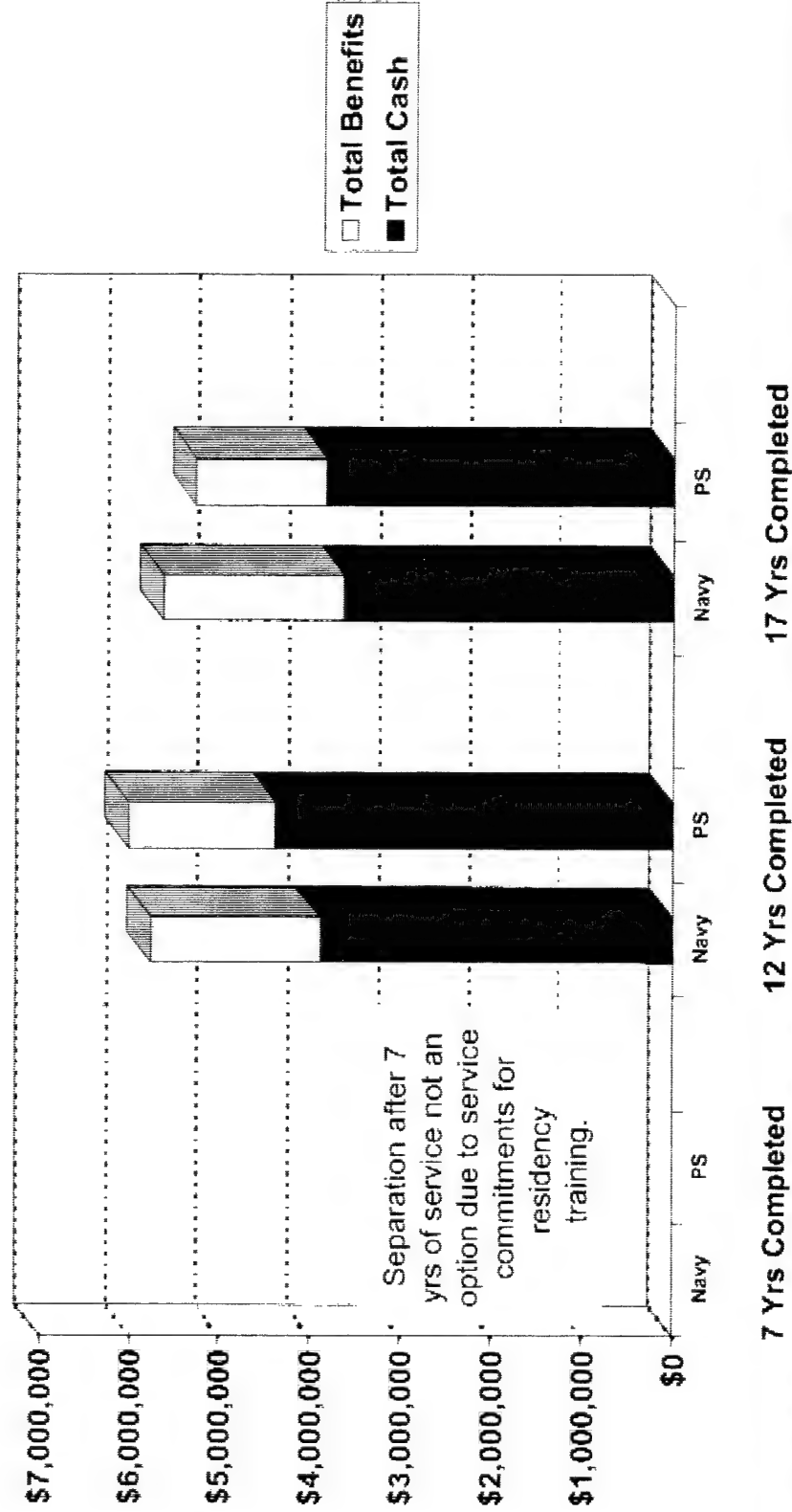
Radiology (Diagnostic) Current Annual Compensation



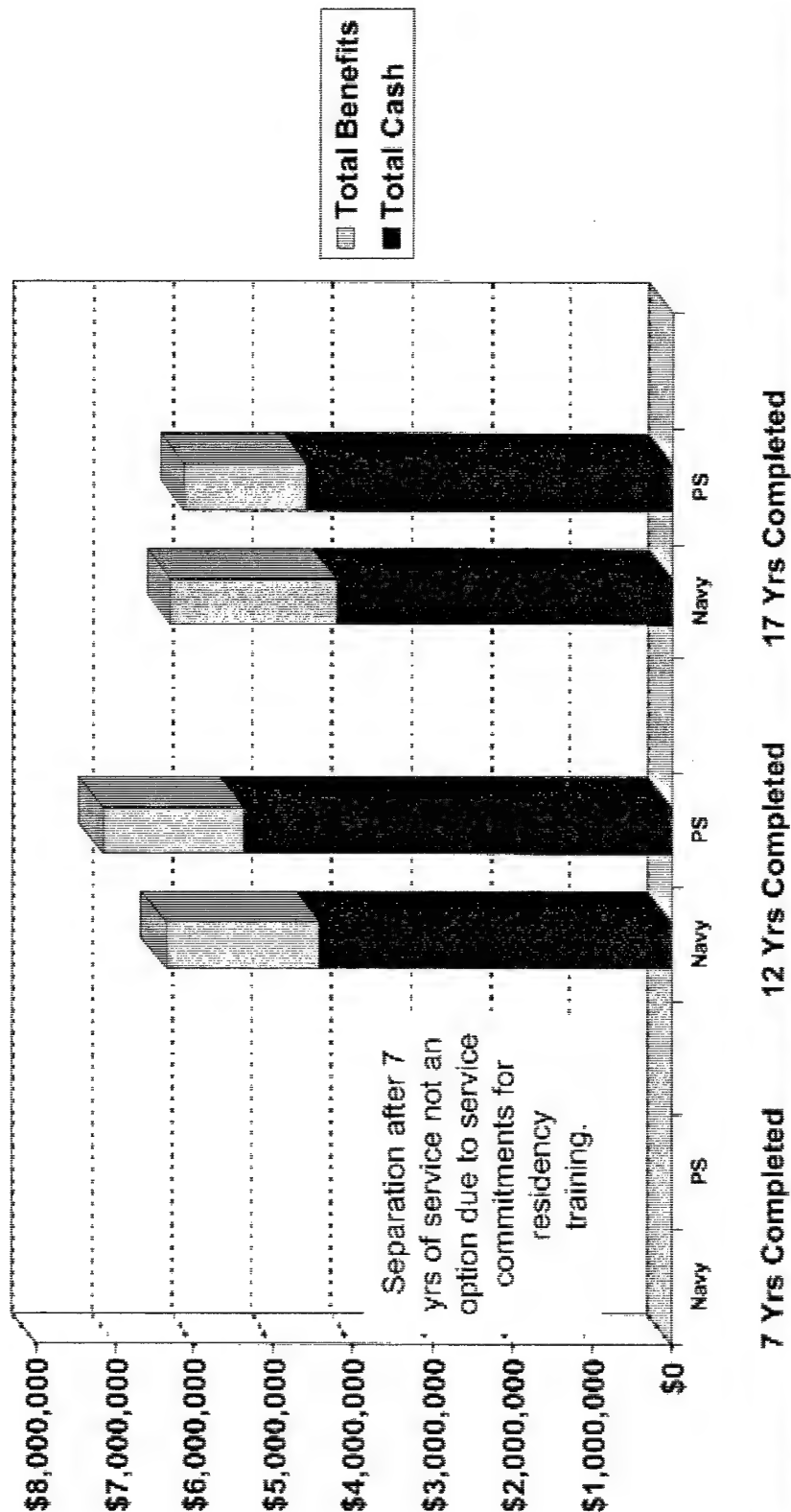
Radiology (Diagnostic)

Present Value of Future Compensation & Benefits

(Median Private Sector Salaries)



Radiology (Diagnostic) **Present Value of Future Compensation & Benefits** *(P75 Private Sector Salaries)*



Radiology (Therapeutic)

Current Annual Compensation

Years of Completed Navy Service	Compensation Element	Navy	Private Sector (50th Percentile)	Private Sector (75th Percentile)
7	RMC/Base Salary	\$63,300	\$211,900	\$259,100
	Incentive Pays	\$57,500		
	Total Cash	\$120,800	\$211,900	\$259,100
	Total Benefits	\$36,000	\$70,000	\$71,200
	Total Compensation	\$156,800	\$281,900	\$330,300

Years of Completed Navy Service	Compensation Element	Navy	Private Sector (50th Percentile)	Private Sector (75th Percentile)
12	RMC/Base Salary	\$77,600	\$221,000	\$271,300
	Incentive Pays	\$67,000		
	Total Cash	\$144,600	\$221,000	\$271,300
	Total Benefits	\$42,900	\$72,900	\$75,000
	Total Compensation	\$187,500	\$293,900	\$346,300

Years of Completed Navy Service	Compensation Element	Navy	Private Sector (50th Percentile)	Private Sector (75th Percentile)
17	RMC/Base Salary	\$86,100	\$230,600	\$284,100
	Incentive Pays	\$60,000		
	Total Cash	\$146,100	\$230,600	\$284,100
	Total Benefits	\$47,400	\$76,000	\$79,200
	Total Compensation	\$193,500	\$306,600	\$363,300

Navy compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Radiology (Therapeutic)
Present Value of Future Compensation and Benefits
Median Private Sector Salaries

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (50th Percentile)
7 Separation after 7 yrs of service not an option due to service commitments for residency training.	RMC/Base Salary				
	Incentive Pays				
	Total Cash				
	Retirement + SBP				
	Other Benefits				
	Total Benefits				
	Total Compensation			N/A	N/A

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (50th Percentile)
12	RMC/Base Salary	\$628,100	\$3,023,900	\$3,652,000	\$4,656,800
	Incentive Pays	\$449,700		\$449,700	
	Total Cash	\$1,077,800	\$3,023,900	\$4,101,700	\$4,656,800
	Retirement + SBP	\$550,800	\$572,600	\$1,123,400	\$819,100
	Other Benefits	\$179,200	\$643,400	\$822,600	\$911,100
	Total Benefits	\$730,000	\$1,216,000	\$1,946,000	\$1,730,200
	Total Compensation	\$1,807,800	\$4,239,900	\$6,047,700	\$6,387,000

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (50th Percentile)
17	RMC/Base Salary	\$273,900	\$3,425,800	\$3,699,700	\$4,091,700
	Incentive Pays	\$172,900		\$172,900	
	Total Cash	\$446,800	\$3,425,800	\$3,872,600	\$4,091,700
	Retirement + SBP	\$674,000	\$647,900	\$1,321,900	\$752,000
	Other Benefits	\$76,100	\$683,700	\$759,800	\$795,700
	Total Benefits	\$750,100	\$1,331,600	\$2,081,700	\$1,547,700
	Total Compensation	\$1,196,900	\$4,757,400	\$5,954,300	\$5,639,400

Navy compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Radiology (Therapeutic)
Present Value of Future Compensation and Benefits
P75 Private Sector Salaries

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (75th Percentile)
7 Separation after 7 yrs of service not an option due to service commitments for residency training.	RMC/Base Salary Incentive Pays				
	Total Cash				
	Retirement + SBP Other Benefits				
	Total Benefits				
	Total Compensation			N/A	N/A

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (75th Percentile)
12	RMC/Base Salary Incentive Pays	\$628,100 \$449,700	\$3,731,900	\$4,360,000 \$449,700	\$5,716,100
	Total Cash	\$1,077,800	\$3,731,900	\$4,809,700	\$5,716,100
	Retirement + SBP Other Benefits	\$550,800 \$179,200	\$619,300 \$668,900	\$1,170,100 \$848,100	\$885,400 \$936,000
	Total Benefits	\$730,000	\$1,288,200	\$2,018,200	\$1,821,400
	Total Compensation	\$1,807,800	\$5,020,100	\$6,827,900	\$7,537,500

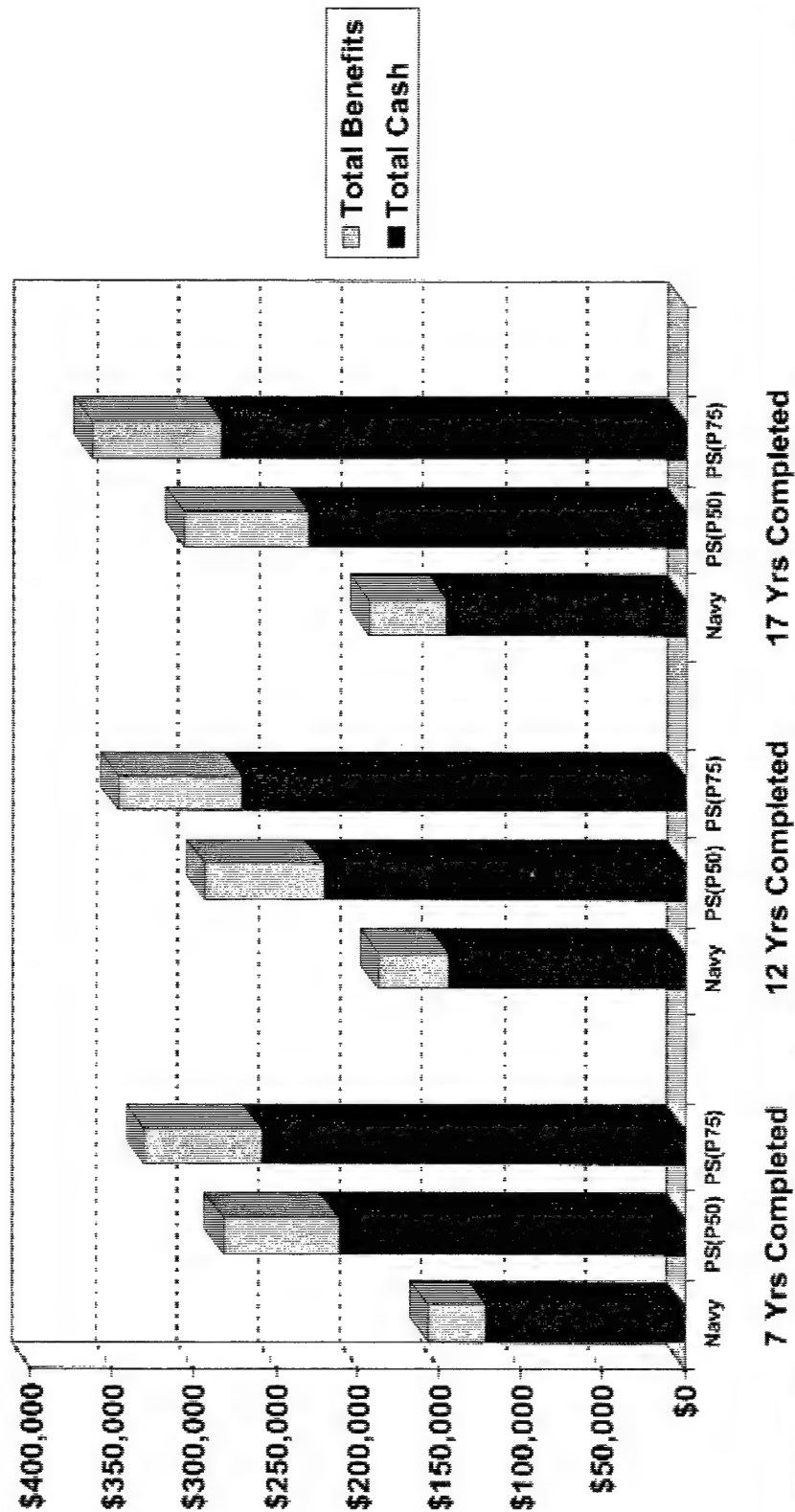
Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (75th Percentile)
17	RMC/Base Salary Incentive Pays	\$273,900 \$172,900	\$4,229,500	\$4,503,400 \$172,900	\$5,041,400
	Total Cash	\$446,800	\$4,229,500	\$4,676,300	\$5,041,400
	Retirement + SBP Other Benefits	\$674,000 \$76,100	\$701,100 \$713,300	\$1,375,100 \$789,400	\$813,500 \$826,400
	Total Benefits	\$750,100	\$1,414,400	\$2,164,500	\$1,639,900
	Total Compensation	\$1,196,900	\$5,643,900	\$6,840,800	\$6,681,300

Navy compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Radiology (Therapeutic)

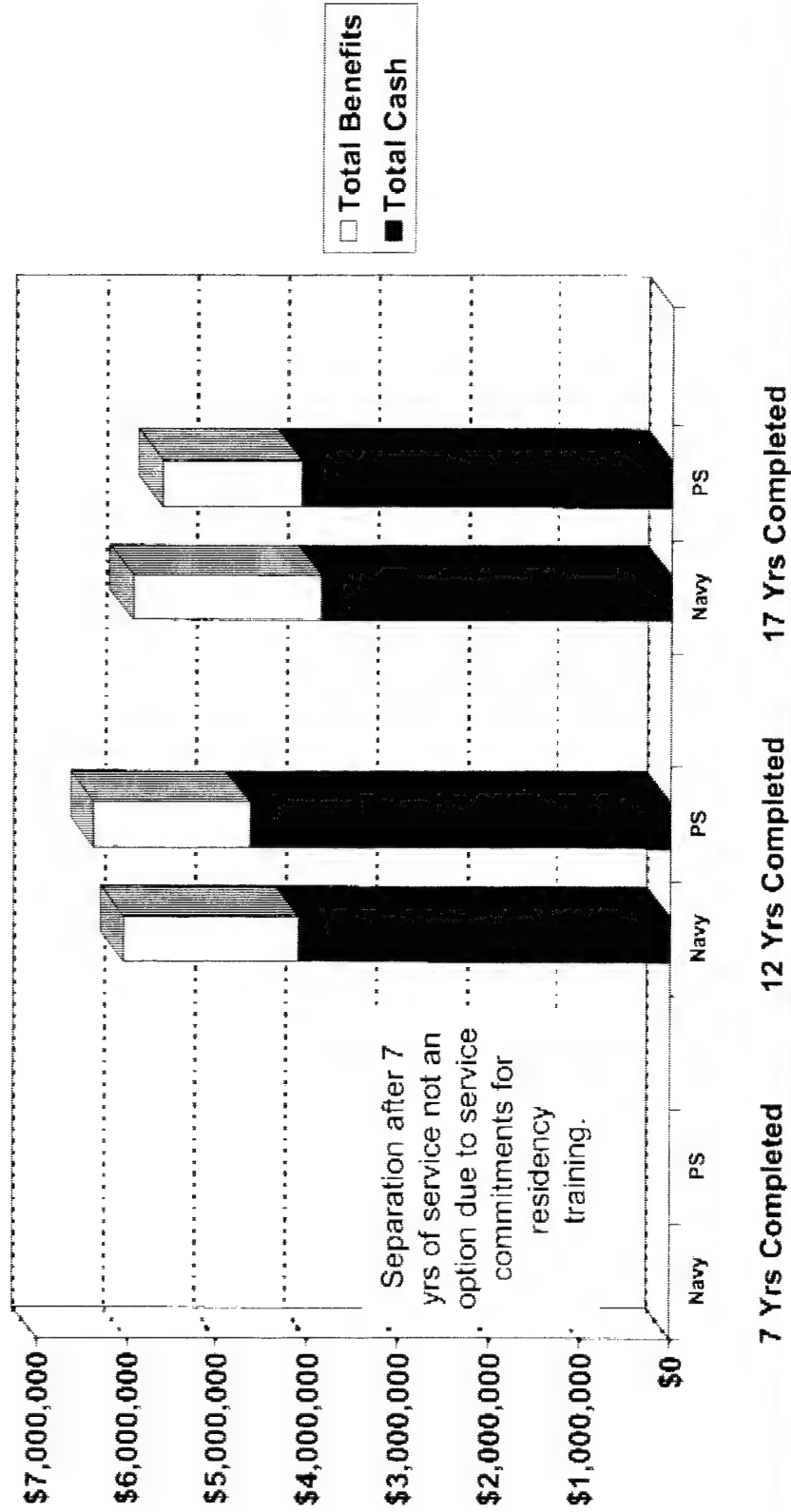
Current Annual Compensation



Radiology (Therapeutic)

Present Value of Future Compensation & Benefits

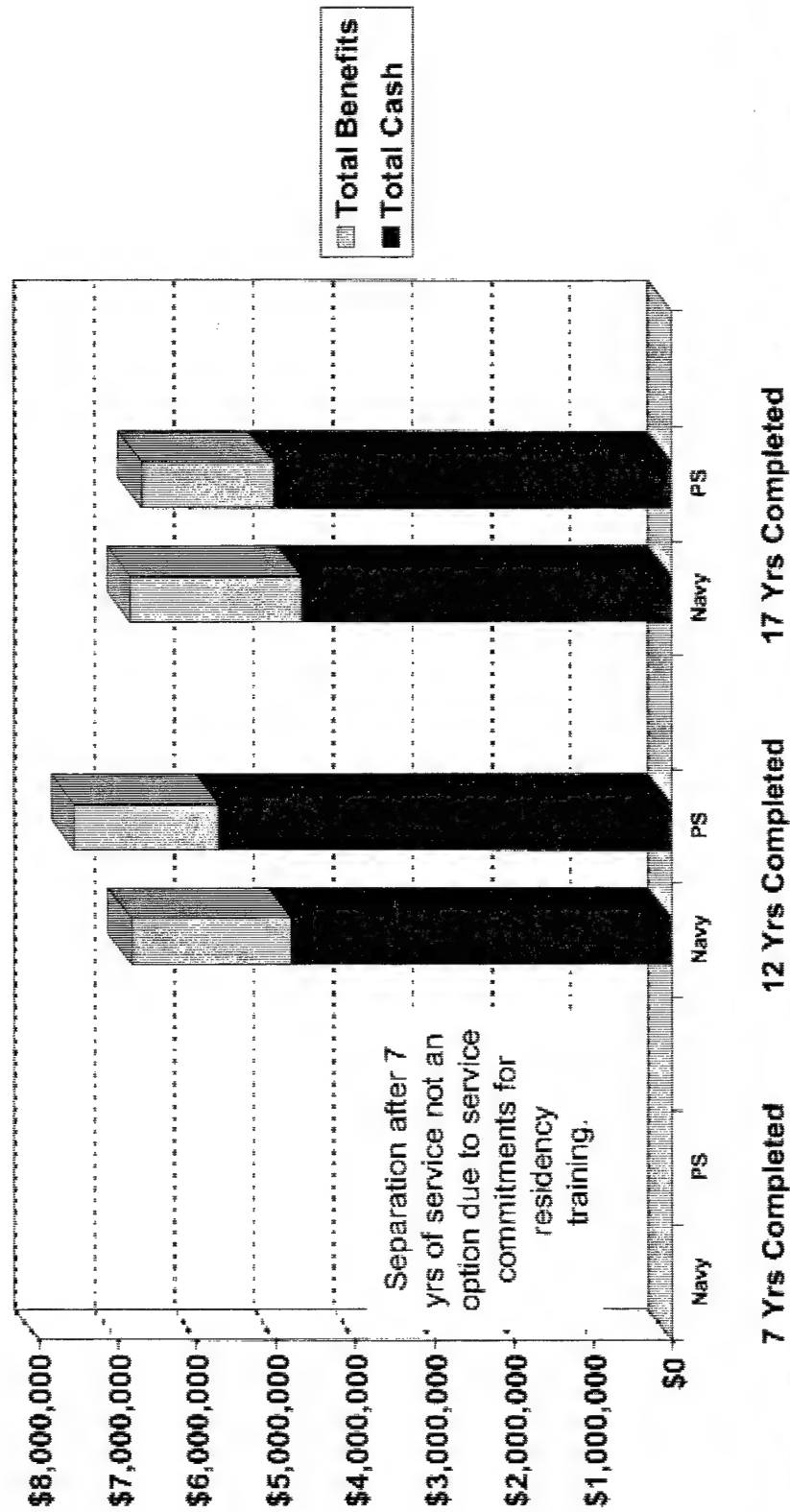
(Median Private Sector Salaries)



Radiology (Therapeutic)

Present Value of Future Compensation & Benefits

(P75 Private Sector Salaries)



Urology

Current Annual Compensation

Years of Completed Navy Service	Compensation Element	Navy	Private Sector (50th Percentile)	Private Sector (75th Percentile)
7 Navy physician is in residency training program at 7 years of service	RMC/Base Salary			
	Incentive Pays			
	Total Cash			
	Total Benefits			
	Total Compensation		N/A	N/A

Years of Completed Navy Service	Compensation Element	Navy	Private Sector (50th Percentile)	Private Sector (75th Percentile)
12	RMC/Base Salary	\$77,600	\$198,400	\$221,500
	Incentive Pays	\$64,000		
	Total Cash	\$141,600	\$198,400	\$221,500
	Total Benefits	\$42,900	\$64,600	\$71,300
	Total Compensation	\$184,500	\$263,000	\$292,800

Years of Completed Navy Service	Compensation Element	Navy	Private Sector (50th Percentile)	Private Sector (75th Percentile)
17	RMC/Base Salary	\$86,100	\$208,000	\$232,000
	Incentive Pays	\$57,000		
	Total Cash	\$143,100	\$208,000	\$232,000
	Total Benefits	\$47,400	\$67,800	\$74,700
	Total Compensation	\$190,500	\$275,800	\$306,700

Navy compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Urology**Present Value of Future Compensation and Benefits
Median Private Sector Salaries**

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (50th Percentile)
7 Separation after 7 yrs of service not an option because physician is in residency training.	RMC/Base Salary Incentive Pays				
	Total Cash				
	Retirement + SBP Other Benefits				
	Total Benefits				
	Total Compensation			N/A	N/A

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (50th Percentile)
12 Separation after 12 yrs of service not an option due to service commitments for residency training.	RMC/Base Salary Incentive Pays				
	Total Cash				
	Retirement + SBP Other Benefits				
	Total Benefits				
	Total Compensation			N/A	N/A

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (50th Percentile)
17	RMC/Base Salary	\$273,900	\$3,100,000	\$3,373,900	\$3,691,400
	Incentive Pays	\$164,300		\$164,300	
	Total Cash	\$438,200	\$3,100,000	\$3,538,200	\$3,691,400
	Retirement + SBP	\$674,000	\$586,000	\$1,260,000	\$679,900
	Other Benefits	\$76,100	\$617,800	\$693,900	\$714,500
	Total Benefits	\$750,100	\$1,203,800	\$1,953,900	\$1,394,400
	Total Compensation	\$1,188,300	\$4,303,800	\$5,492,100	\$5,085,800

Navy compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Urology

Present Value of Future Compensation and Benefits
P75 Private Sector Salaries

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (75th Percentile)
7 Separation after 7 yrs of service not an option because physician is in residency training.	RMC/Base Salary Incentive Pays				
	Total Cash				
	Retirement + SBP Other Benefits				
	Total Benefits				
	Total Compensation			N/A	N/A

Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (75th Percentile)
12 Separation after 12 yrs of service not an option due to service commitments for residency training.	RMC/Base Salary Incentive Pays				
	Total Cash				
	Retirement + SBP Other Benefits				
	Total Benefits				
	Total Compensation			N/A	N/A

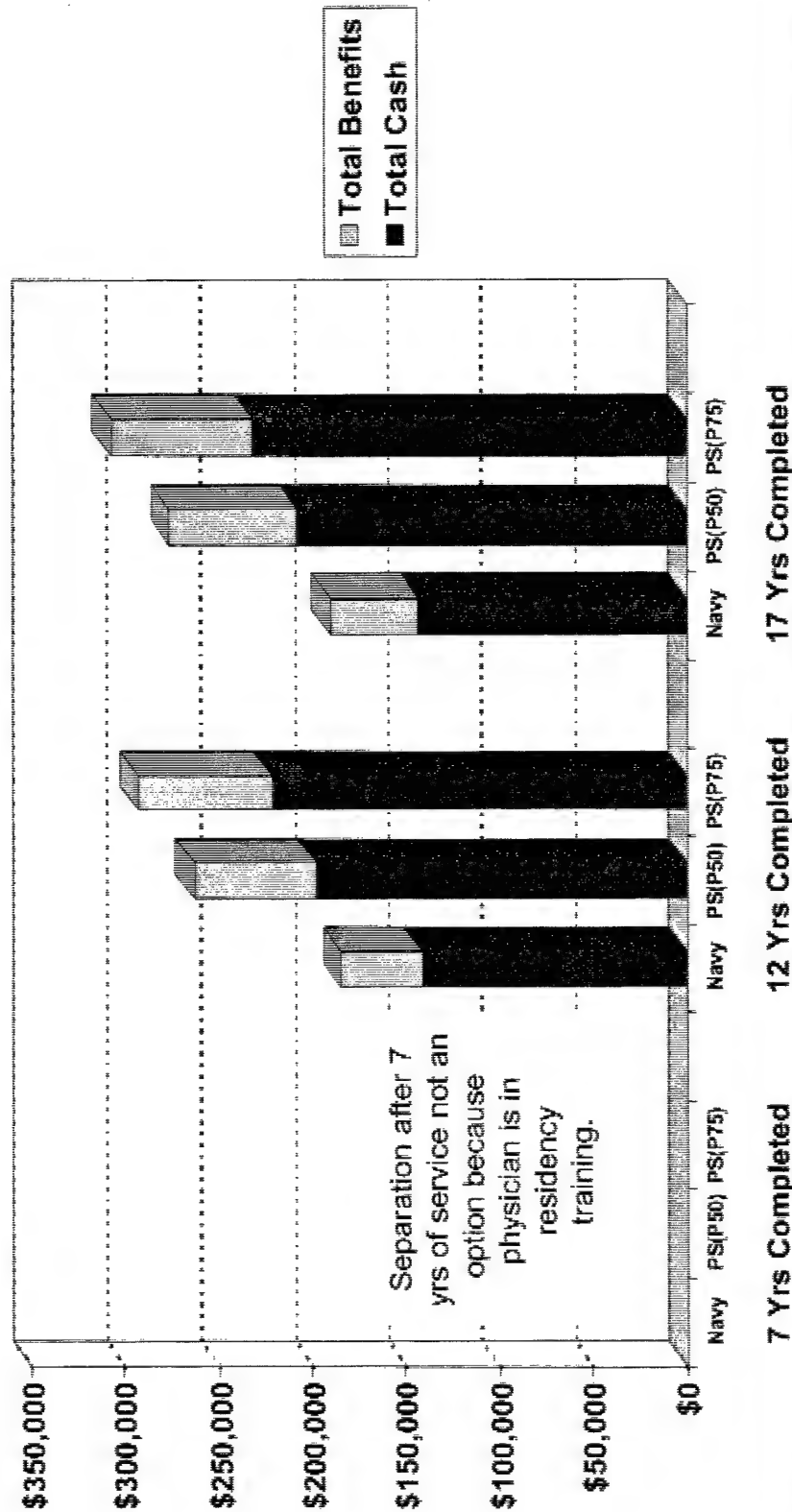
Years of Completed Navy Service	Compensation Element	Navy Service	+ Second Career	= Total Navy Service	Private Sector (75th Percentile)
17	RMC/Base Salary	\$273,900	\$3,454,900	\$3,728,800	\$4,116,400
	Incentive Pays	\$164,300		\$164,300	
	Total Cash	\$438,200	\$3,454,900	\$3,893,100	\$4,116,400
	Retirement + SBP	\$674,000	\$639,300	\$1,313,300	\$741,500
	Other Benefits	\$76,100	\$673,900	\$750,000	\$782,200
	Total Benefits	\$750,100	\$1,313,200	\$2,063,300	\$1,523,700
	Total Compensation	\$1,188,300	\$4,768,100	\$5,956,400	\$5,640,100

Navy compensation is RMC, special and incentive pays, and benefits as of 1 July 2000

Private Sector compensation is total salary (including base and incentives) and benefits as of 1 July 2000

Urology

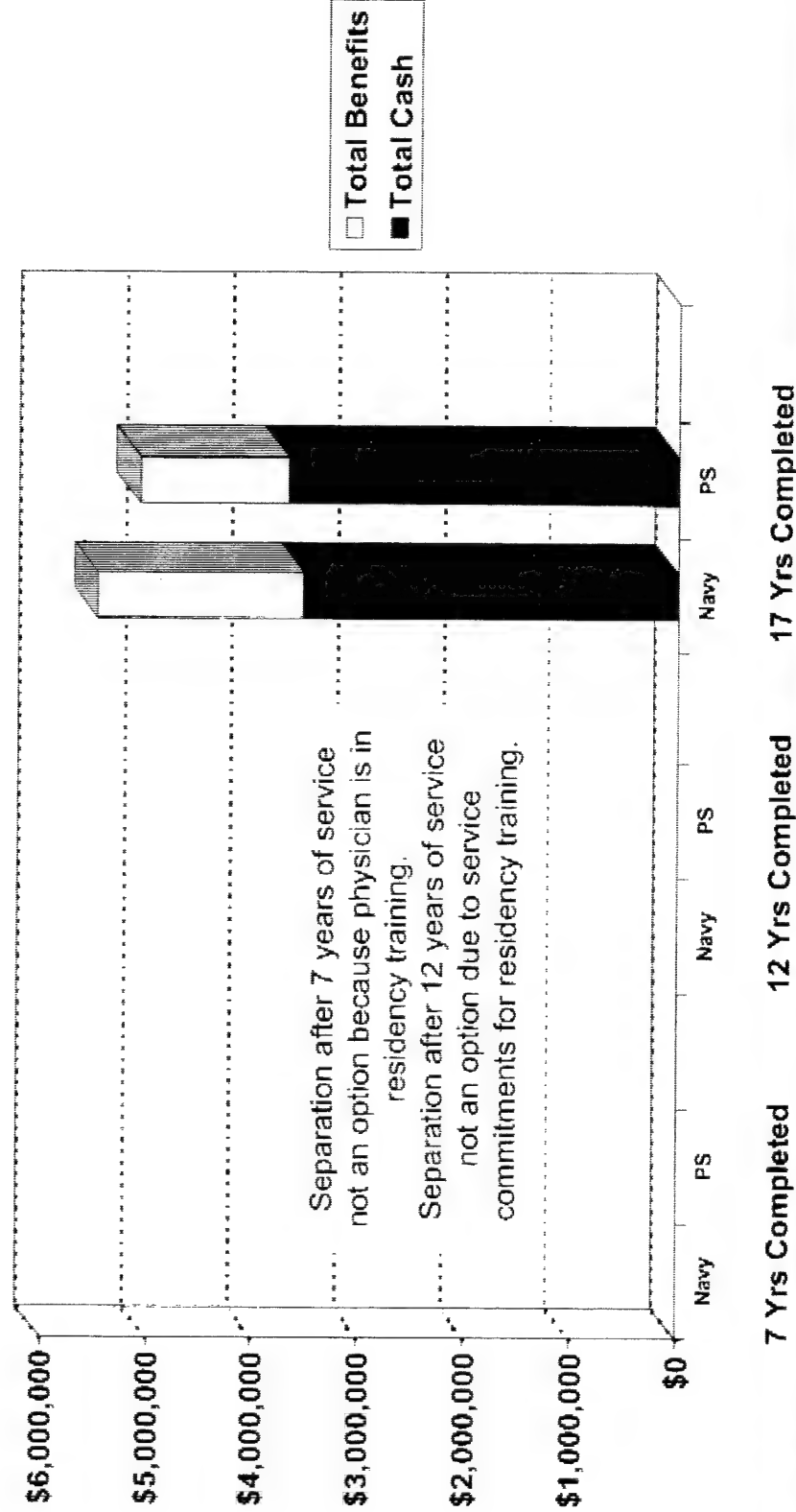
Current Annual Compensation



Urology

Present Value of Future Compensation & Benefits

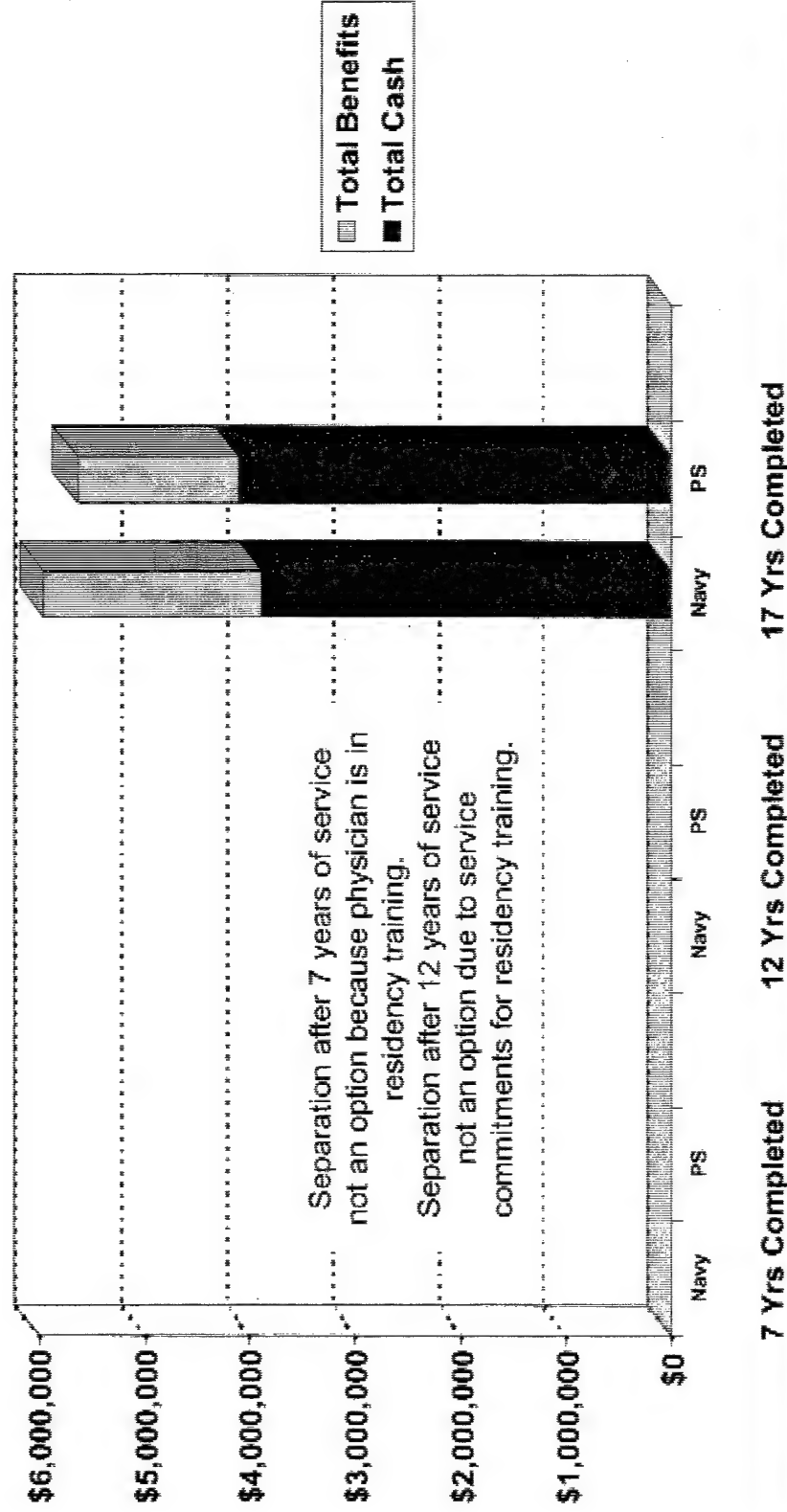
(Median Private Sector Salaries)



Urology

Present Value of Future Compensation & Benefits

(P75 Private Sector Salaries)



Appendix A: Assumptions

Career Profiles

Navy Physicians:

Navy physicians are assumed to enter active service at age 26 following completion of medical school. Residency and fellowship training are assumed to occur while on active duty.

Separate career profiles¹ are developed for each specialty in the study. These profiles represent the predominant or most typical experience in that specialty. All entering Navy physicians are assumed to serve one year of internship (GME-1) immediately upon entering active duty, followed by two years as a General Medical Officer (GMO). All specialty training is assumed to begin following the GMO tour. Table A-7 at the end of this Appendix illustrate the career profiles, training lengths, and training Active Duty Service Commitments (ADSCs) for each specialty.

All entering physicians are assumed to carry a four-year ADSC resulting from a four-year Armed Forces Health Professional Scholarship Program. This commitment is "worked down" beginning with the GMO tour. No active duty obligation is discharged when in GME-1 or residency training. Attending residency training produces additional ADSCs and these commitments are served concurrently with the remaining ADSC following completion of in-service residency training. For example, a Navy physician attending radiology residency training will enter the program with a two-year ADSC from the scholarship program subsidization, and will incur an additional four-year commitment from residency. However, after residency training, the remaining two-year service commitment from medical school is served concurrently with the four-year obligation from radiology training.

Table A-7 also indicates promotion points to O-4, O-5 and O-6. There are no ADSCs that would prohibit separation at any time following a promotion. However, current policy requires physicians to serve two years time in grade to be eligible for retirement. The separations modeled in this study (following 7, 12 and 17 years of service) are unaffected by promotions.

Private Sector Physicians:

¹ The Bureau of Medicine and Surgery (MED-OOMC) approved the career profiles, training lengths, active duty service commitments and specialty pays used in the study.

Private sector physicians are assumed to enter practice following completion of residency/specialty training. For total compensation purposes, private sector physicians are compared with Navy physicians having the same number of years of practice in the specialty.

For example, a Navy family practice physician with seven years of completed service (one year of GME-1, two years of GMO, two years of residency, and two years in a staff utilization tour) would be compared with a private sector family practice physician with two completed years of practice.

In the case of fellowship training, the Navy physician would be compared with the private sector internal medicine specialist through completion of fellowship training, then with the appropriate subspecialty, for example, cardiology. In this example, the Navy physician one year out of fellowship training would be compared with a private sector cardiologist with one year of practice.

Cash Compensation²

Navy Physicians:

Cash compensation for Navy physicians consists of Regular Military Compensation and incentive pays.

Regular Military Compensation (RMC). RMC is composed of Basic Pay, Basic Allowance for Housing, Basic Allowance for Subsistence, and the tax advantage accruing to the non-taxable nature of housing and subsistence allowances. Basic pay represents approximately 66 percent of RMC for an O-3 and approximately 75 percent of RMC for an O-6. The study was based on the 1 July 2000 RMC table, shown in Table A-7 at the end of this Appendix for the grade and year of service combinations in this study.

Incentive pays are Variable Special Pay (VSP), Additional Special Pay (ASP), Board Certification Pay (BCP), Incentive Special Pay (ISP) and Multi-year Special Pay (MSP). Incentive pays are assumed to be paid in annual installments based on specialty and year of service (as appropriate). Payments are at rates effective 1 October 1999. Because future increases in incentive pays are subject to legislation, the study assumes current payment levels remain unchanged.

Variable Special Pay (VSP). VSP varies by year of service. The payment amounts are the same for each specialty we examined and are shown in Table A-7.

Additional Special Pay (ASP). ASP is \$15,000 for each year earned. ASP is not payable during periods of internship (GME-1) or initial residency training. ASP is

² The study did not consider the subsidization value for the Armed Forces Health Professional Scholarship Program, nor did it make compensation comparisons during the period of residency training.

payable during periods of fellowship training if the physician treats patients as part of the training regime. The study assumes ASP is payable during fellowship training. Table A-7 shows the ASP payment schedules used in the study.

Board Certification Pay (BCP). BCP payments begin after successfully completing board certification examinations following residency training, and the amounts vary by year of service. The study assumes that internal medicine and family practice physicians will pass board certification exams by the end of the first year following residency. General surgeons, orthopedic surgeons and radiologists are assumed to pass certification exams by the end of the second year following residency. Payment of BCP for subspecialties follows the same assumptions as for internal medicine. Table A-7 at the end of the Appendix illustrates the payment schedules for each specialty.

Incentive Special Pay (ISP). ISP requires a one-year service contract. Payment varies by specialty and is assumed to begin the fiscal year following residency training. Payment amounts do not vary by year of service. The three subspecialties receive ISP for internal medicine until completion of fellowship training, then begin receiving the ISP for their subspecialty. ISP amounts are also shown in Table A-7.

Multiyear Special Pay (MSP). MSP is payable to Navy physicians signing contracts for two, three or four years of additional service. Payment amounts vary by specialty. To qualify, physicians must have either discharged all ADSC's for training or completed at least eight years creditable service as determined by their Health Profession Pay Entry Date (HPPED). If a physician qualifies to receive MSP after completing at least eight years creditable service as determined by their HPPED but has not completed all ADSC for training, at some time prior to separation or retirement the physician may not receive MSP for the number of years equivalent to the remaining period of obligated service. For example, if a radiologist with a two-year ADSC for training begins receiving MSP after completing at least eight years of creditable service as determined by their HPPED, that physician would not be able to receive MSP during the two-year period immediately preceding separation or retirement. Table A-7 illustrates the MSP payment schedules used in this study.

Combining the various special and incentive pays results in the total annual payments shown in Table A-8 at the end of the Appendix.

Private Sector Physicians:

Base, incentive and total salary data are taken from the Hay Group 1999 Physicians' Total Compensation Survey. Survey data are effective as of mid-1999. We adjusted all data to 2000 by applying a 4.5 percent trend factor.

Participants in the Physician's survey included 91 healthcare organizations in one of three categories: 1) group practices (29 percent), 2) Health Maintenance Organizations (HMOs) (15 percent), and 3) hospital based facilities (56 percent). The data from these organizations represent over 22,300 physician incumbents. The list of participating organizations is provided in Appendix B. The following table illustrates several characteristics of the organizations.

Table A-1: Characteristics of Participating Organizations

Category	Median Gross Revenue (Millions)	Average Number of Employed Physicians	Average Number of Operating/Staffed Beds
Group Practice	\$107.1M	251	N/A
HMO	\$217.9M	677	N/A
Hospital Systems	\$679.4M	187	1,132
Hospitals/Medical Centers	\$306.6M	119	388

Compensation data used in the study is for employed staff physicians only. Physicians serving as executives, medical directors, or faculty are excluded.

Total salary is the sum of base salary, incentives and other compensation. Sixty-nine percent of the organizations have incentive or bonus plans, and 47 percent of incumbents received an incentive or bonus payout. Details by type of facility are shown in Table A-2.

Table A-2: Prevalence and Payouts of Incentive Programs

	Group Practice	HMO	Hospital-Based Facility	Total for all Physicians
Percentage Offering an Incentive Program	74%	86%	59%	69%
Percentage of Physicians Receiving an Incentive				
All Physician Specialties	36.5%	67.4%	23.2%	46.5%
Primary Care	47.3%	62.1%	19.9%	47.0%
Other Specialties	30.1%	72.5%	25.7%	46.1%

Other compensation includes:

- Board fees
- Partnership or other equity distribution
- Profit sharing payout
- Property distribution
- On-call differential
- Overtime
- Hire-in bonus or other recruiting incentives
- Distribution from owned ancillary services, and
- Administrative differential.

Individual private sector compensation data are not separately identified by whether the physician is board certified or a graduate of a U.S. medical school. These factors can affect total compensation levels. In some cases, survey respondents indicated the employer applied a salary differential for board certification, but specific amounts are not available. Most Navy physicians are eventually board certified and a majority are graduates of U.S. schools. Consequently, total private sector compensation data are shown for the median (50th percentile³) and the 75th percentile⁴. We believe this presents a reasonable range within which it is possible to make valid comparisons.

Annual base salary and total salary (including incentives and other compensation) are provided for selected years of practice in Tables A-3 and A-4 below.

Table A-3: Annual Total Compensation (Median) – Private Sector Physicians¹ by Years of Practice in the Specialty/Subspecialty

Specialty/Subspecialty	3 Years	9 Years	15 Years
Anesthesiology	\$207,108	\$215,854	\$224,600
Cardiology (Invasive)	225,360	229,790	234,220
Dermatology	175,715	186,144	196,574
Emergency Medicine	179,741	189,324	198,906
Family Practice	131,813	135,453	139,094
Gastroenterology	190,810	195,553	200,295
General Surgery	184,742	201,687	218,632
Hematology/Oncology	165,295	181,056	196,188
Internal Medicine	140,254	149,631	159,009
Neurology	158,933	166,806	174,679
Neurosurgery	339,225	329,781	320,337
Obstetrics/Gynecology	197,958	205,615	213,271
Industrial & Occupational Medicine	151,784	152,446	153,108
Ophthalmology	166,871	185,775	204,679
Orthopedic Surgery	237,571	251,621	265,671
Otolaryngology	238,925	233,081	227,237
Pathology	163,339	175,733	188,126
Pediatric Primary Care	130,596	139,164	147,732
Physical Medicine & Rehabilitation	153,279	155,170	157,060
Plastic & Reconstructive Surgery	184,742	233,443	251,786
Psychiatry	140,349	148,685	157,021
Radiology (Diagnostic)	208,495	216,899	225,303
Radiology (Therapeutic)	215,493	226,664	238,697
Urology	294,671	206,081	218,479

1. Source: 1999 Hay Physician's Compensation Survey. Salaries are trended to 1 July 2000.

³ The median value divides the data set in half. Half of the physicians have total annual compensation above the median and half have total compensation below the median.

⁴ Twenty-five percent of physicians have incomes above the 75th percentile, and 75 percent of physicians have income below the 75th percentile.

Table A-4: Annual Total Compensation (75th Percentile) – Private Sector Physicians¹ by Years of Practice in the Specialty/Subspecialty

Specialty/Subspecialty	3 Years	9 Years	15 Years
Anesthesiology	\$227,501	\$239,458	\$251,414
Cardiology (Invasive)	266,655	268,139	269,622
Dermatology	190,374	204,587	218,826
Emergency Medicine	194,320	208,156	221,991
Family Practice	152,250	159,505	166,759
Gastroenterology	218,866	223,016	227,167
General Surgery	220,834	239,079	255,324
Hematology/Oncology	187,658	197,989	208,321
Internal Medicine	152,538	165,151	177,765
Neurology	177,096	185,119	193,141
Neurosurgery	Insufficient data for reliable estimate of 75 th percentile		
Obstetrics/Gynecology	219,973	229,593	239,214
Industrial & Occupational Medicine	164,200	168,143	172,086
Ophthalmology	204,861	222,182	239,503
Orthopedic Surgery	274,135	284,297	294,459
Otolaryngology	245,670	262,042	278,415
Pathology	218,219	221,738	225,257
Pediatric Primary Care	138,835	156,251	173,668
Physical Medicine & Rehabilitation	171,809	181,554	191,309
Plastic & Reconstructive Surgery	222,834	314,229	324,257
Psychiatry	149,567	158,032	166,498
Radiology (Diagnostic)	259,589	262,022	264,455
Radiology (Therapeutic)	263,932	278,835	295,050
Urology	217,403	229,856	243,350

1. Source: 1999 Hay Physician's Compensation Survey. Salaries are trended to 1 July 2000.

Benefits

Benefit categories for active service Navy and private sector physicians are shown in Table A-5. The Benefit Value Comparison (BVC) methodology described in Appendix C is used to calculate a value for each benefit category in Table A-5.

Table A-5: Navy and Private Sector Physician Benefit Categories (Active Service)		
Benefit Category	Navy	Private Sector
Group Life Insurance	Servicemen's Group Life Insurance (SGLI) Veterans Group Life Insurance (VGLI) Dependency and Indemnity Compensation (DIC) Death Gratuity Burial Allowance Social Security Death Benefit Unused Leave Payback	Basic Group Life Supplemental Group Life Dependent Group Life Basic Accidental Death Business Travel Insurance
Disability	Short Term Disability Long Term Disability (Temporary and Permanent Disability Retirement)	Short Term Disability Long Term Disability
Health Care	Medical and Dental for Physician and Family (MTF and Tricare)	Health Care Insurance (Medical, Dental, Vision)
Pension Plan	Military Retirement System Survivor Benefit Plan	Defined Benefit Pension Plan
Capital Accumulation Plan	No military analogue currently available	401(k) or 403(b) plans
Holidays/Vacation	Holidays Leave	Holidays Vacations
Other Benefits	Commissary Exchange Morale, Welfare and Recreation (MWR) Personal legal services Child care	Flexible Benefits Programs
Statutory Benefits	Unemployment Compensation Workmen's Compensation Social Security	Unemployment Compensation Workmen's Compensation Social Security

All Navy physicians are assumed to retire under the military retirement system that bases payments on the average of the highest three years of basic pay (High-3 system). Currently serving physicians who are at or near the 7 and 12 year of service points entered military service following enactment of the Military Retirement Reform Act of 1996 and are covered by that system (REDUX). However, the FY2000 National Defense Authorization Act authorized all REDUX participants the opportunity to transfer to the High-3 system at their fifteen year of service points. The study assumes that all physicians will transfer to the High-3 system.

Military benefits for retired Navy physicians working in the private sector include military retirement and the survivor benefit plan. The study does not include the value of several benefits under the presumption that they would not be used.

These include retiree medical care, commissary and exchange, MWR, childcare, and use of installation legal services.

Benefits for retired private sector physicians include pension and capital accumulation plans, survivor benefit plans, and retiree health coverage.

Economic Assumptions

Economic assumptions regarding future inflation, salary growth, and interest are needed to compute the present values of future income and benefit streams. The study uses assumptions adopted by the DoD Office of the Actuary in the annual valuation of the military retirement system. Table A-6 shows the values used. In combination, these assumptions indicate future wage growth will be 0.5 percent above inflation and future interest rates will be 3.0 percent above inflation.

Table A-6: Economic Assumptions	
Inflation	3.5%
Wage Growth	4.0%
Interest	6.5%

The interest rate also represents the discount rate or an individual's time preference for money. Very conservative individuals generally display a low discount rate with reflects a relatively even preference between receiving a dollar today or a dollar at some time in the future. Less conservative individuals generally display higher discount rates; they have a stronger preference for receiving a dollar today than a dollar sometime in the future.

The Office of the Actuary's interest rate assumption reflects a relatively conservative long-term view of future interest rates. Individual physicians having a less conservative view of future interest rates and a pronounced preference for income at now versus income in the future may want to use a higher discount rate in comparing Navy and private sector compensation. The effect of using a higher discount rate is to lower the lump sum equivalent value of the future Navy compensation relative to the private sector.

Mortality Assumptions

The source for active duty, retired and survivor mortality rates was the DoD Office of the Actuary Valuation of the Military Retirement System. These rates were applied to both Navy and private sector lives assuming that mortality for a specific individual would not be significantly affected by whether he or she remained affiliated with the Navy.

Table A-7

Anesthesiology

Current End YOS	Age	Grade*	Type of Military Service**	ADSC***	RMC	VSP	ASP	BCP	ISP	MSP****
1	26	O-3	GME-1	4	\$46,115.52	\$1,200	\$0	\$0	\$0	\$0
2	27		GMO	3	\$46,115.52	\$5,000	\$15,000	\$0	\$0	\$0
3	28		GMO	2	\$49,360.81	\$5,000	\$15,000	\$0	\$0	\$0
4	29		IR	3	\$52,104.01	\$5,000	\$0	\$0	\$0	\$0
5	30		IR	3	\$55,128.01	\$5,000	\$0	\$0	\$0	\$0
6	31	O-4	IR	3	\$55,128.01	\$12,000	\$0	\$0	\$0	\$0
7	32		SU	2	\$63,312.76	\$12,000	\$15,000	\$0	\$29,000	\$0
8	33		SU	1	\$63,312.76	\$11,500	\$15,000	\$2,500	\$29,000	\$0
9	34		SU	0	\$65,565.16	\$11,500	\$15,000	\$2,500	\$29,000	\$8,000
10	35		SU		\$65,565.16	\$11,000	\$15,000	\$3,500	\$29,000	\$8,000
11	36		SU		\$69,295.30	\$11,000	\$15,000	\$3,500	\$29,000	\$8,000
12	37	O-5	SU	x	\$69,295.30	\$10,000	\$15,000	\$4,000	\$29,000	\$8,000
13	38		SU		\$77,636.70	\$10,000	\$15,000	\$4,000	\$29,000	\$8,000
14	39		SU		\$77,636.70	\$9,000	\$15,000	\$5,000	\$29,000	\$8,000
15	40		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$29,000	\$8,000
16	41		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$29,000	\$8,000
17	42		SU	x	\$86,077.62	\$9,000	\$15,000	\$5,000	\$29,000	\$7,000
18	43	O-6	SU		\$86,077.62	\$8,000	\$15,000	\$6,000	\$29,000	\$7,000
19	44		SU		\$97,489.60	\$8,000	\$15,000	\$6,000	\$29,000	\$7,000
20	45		SU	x	\$97,489.60	\$8,000	\$15,000	\$6,000	\$29,000	\$0

* Promotion to O-4 occurs at end of YOS 6; to O-5 at end of YOS 12; to O-6 at end of YOS 18

** Use this key to indicate the type of service for each year

GME-1 Internship
 GMO General Medical Officer
 IR In-Service Residency Training
 FT In-Service Fellowship Training
 SU Staff Utilization Tour - Practicing as specialist
 FP Practicing as fellow

*** Active Duty Service Commitment at the end of the current year of service; x = possible separation point

**** MSP amounts reflect combinations of contract lengths that would result in a contract expiration at end of 20 YOS;

Zero amounts occur for N years prior to retirement if physician signed MSP contract while having an N year ADSC for training

Table A-7

Cardiology (Invasive)

Current End YOS	Age	Grade*	Type of Military Service**	ADSC***	RMC	VSP	ASP	BCP	ISP	MSP****
1	26	O-3	GME-1	4	\$46,115.52	\$1,200	\$0	\$0	\$0	\$0
2	27		GMO	3	\$46,115.52	\$5,000	\$15,000	\$0	\$0	\$0
3	28		GMO	2	\$49,360.81	\$5,000	\$15,000	\$0	\$0	\$0
4	29		IR	2	\$52,104.01	\$5,000	\$0	\$0	\$0	\$0
5	30		IR	2	\$55,128.01	\$5,000	\$0	\$0	\$0	\$0
6	31	O-4	SU	1	\$55,128.01	\$12,000	\$15,000	\$0	\$13,000	\$0
7	32		SU	0	\$63,312.76	\$12,000	\$15,000	\$2,500	\$13,000	\$0
8	33		FT	3	\$63,312.76	\$11,500	\$15,000	\$2,500	\$13,000	\$8,000
9	34		FT	3	\$65,565.16	\$11,500	\$15,000	\$2,500	\$13,000	\$8,000
10	35		FT	3	\$65,565.16	\$11,000	\$15,000	\$3,500	\$13,000	\$8,000
11	36		FP	2	\$69,295.30	\$11,000	\$15,000	\$3,500	\$36,000	\$8,000
12	37	O-5	FP	1	\$69,295.30	\$10,000	\$15,000	\$4,000	\$36,000	\$8,000
13	38		FP	0	\$77,636.70	\$10,000	\$15,000	\$4,000	\$36,000	\$8,000
14	39		FP		\$77,636.70	\$9,000	\$15,000	\$5,000	\$36,000	\$8,000
15	40		FP		\$81,944.86	\$9,000	\$15,000	\$5,000	\$36,000	\$8,000
16	41		FP		\$81,944.86	\$9,000	\$15,000	\$5,000	\$36,000	\$6,000
17	42		FP	x	\$86,077.62	\$9,000	\$15,000	\$5,000	\$36,000	\$6,000
18	43	O-6	FP		\$86,077.62	\$8,000	\$15,000	\$6,000	\$36,000	\$0
19	44		FP		\$97,489.60	\$8,000	\$15,000	\$6,000	\$36,000	\$0
20	45		FP	x	\$97,489.60	\$8,000	\$15,000	\$6,000	\$36,000	\$0

* Promotion to O-4 occurs at end of YOS 6; to O-5 at end of YOS 12; to O-6 at end of YOS 18

** Use this key to indicate the type of service for each year

GME-1 Internship
 GMO General Medical Officer
 IR In-Service Residency Training
 FT In-Service Fellowship Training
 SU Staff Utilization Tour - Practicing as specialist
 FP Practicing as fellow

*** Active Duty Service Commitment at the end of the current year of service; x = possible separation point

**** MSP amounts reflect combinations of contract lengths that would result in a contract expiration at end of 20 YOS;

Zero amounts occur for N years prior to retirement if physician signed MSP contract while having an N year ADSC for training

Table A-7

Dermatology

Current End YOS	Age	Grade*	Type of Military Service**	ADSC***	RMC	VSP	ASP	BCP	ISP	MSP****
1	26	O-3	GME-1	4	\$46,115.52	\$1,200	\$0	\$0	\$0	\$0
2	27		GMO	3	\$46,115.52	\$5,000	\$15,000	\$0	\$0	\$0
3	28		GMO	2	\$49,360.81	\$5,000	\$15,000	\$0	\$0	\$0
4	29		IR	3	\$52,104.01	\$5,000	\$0	\$0	\$0	\$0
5	30		IR	3	\$55,128.01	\$5,000	\$0	\$0	\$0	\$0
6	31	O-4	IR	3	\$55,128.01	\$12,000	\$0	\$0	\$0	\$0
7	32		SU	2	\$63,312.76	\$12,000	\$15,000	\$0	\$14,000	\$0
8	33		SU	1	\$63,312.76	\$11,500	\$15,000	\$2,500	\$14,000	\$0
9	34		SU	0	\$65,565.16	\$11,500	\$15,000	\$2,500	\$14,000	\$8,000
10	35		SU		\$65,565.16	\$11,000	\$15,000	\$3,500	\$14,000	\$8,000
11	36		SU		\$69,295.30	\$11,000	\$15,000	\$3,500	\$14,000	\$8,000
12	37	O-5	SU	x	\$69,295.30	\$10,000	\$15,000	\$4,000	\$14,000	\$8,000
13	38		SU		\$77,636.70	\$10,000	\$15,000	\$4,000	\$14,000	\$8,000
14	39		SU		\$77,636.70	\$9,000	\$15,000	\$5,000	\$14,000	\$8,000
15	40		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$14,000	\$8,000
16	41		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$14,000	\$8,000
17	42		SU	x	\$86,077.62	\$9,000	\$15,000	\$5,000	\$14,000	\$7,000
18	43	O-6	SU		\$86,077.62	\$8,000	\$15,000	\$6,000	\$14,000	\$7,000
19	44		SU		\$97,489.60	\$8,000	\$15,000	\$6,000	\$14,000	\$7,000
20	45		SU	x	\$97,489.60	\$8,000	\$15,000	\$6,000	\$14,000	\$0

* Promotion to O-4 occurs at end of YOS 6; to O-5 at end of YOS 12; to O-6 at end of YOS 18

** Use this key to indicate the type of service for each year

GME-1 Internship
 GMO General Medical Officer
 IR In-Service Residency Training
 FT In-Service Fellowship Training
 SU Staff Utilization Tour - Practicing as specialist
 FP Practicing as fellow

*** Active Duty Service Commitment at the end of the current year of service; x = possible separation point

**** MSP amounts reflect combinations of contract lengths that would result in a contract expiration at end of 20 YOS;

Zero amounts occur for N years prior to retirement if physician signed MSP contract while having an N year ADSC for training

Table A-7

Emergency Medicine

Current End YOS	Age	Grade*	Type of Military Service**	ADSC***	RMC	VSP	ASP	BCP	ISP	MSP****
1	26	O-3	GME-1	4	\$46,115.52	\$1,200	\$0	\$0	\$0	\$0
2	27		GMO	3	\$46,115.52	\$5,000	\$15,000	\$0	\$0	\$0
3	28		GMO	2	\$49,360.81	\$5,000	\$15,000	\$0	\$0	\$0
4	29		IR	3	\$52,104.01	\$5,000	\$0	\$0	\$0	\$0
5	30		IR	3	\$55,128.01	\$5,000	\$0	\$0	\$0	\$0
6	31	O-4	IR	3	\$55,128.01	\$12,000	\$0	\$0	\$0	\$0
7	32		SU	2	\$63,312.76	\$12,000	\$15,000	\$0	\$22,000	\$0
8	33		SU	1	\$63,312.76	\$11,500	\$15,000	\$2,500	\$22,000	\$0
9	34		SU	0	\$65,565.16	\$11,500	\$15,000	\$2,500	\$22,000	\$8,000
10	35		SU		\$65,565.16	\$11,000	\$15,000	\$3,500	\$22,000	\$8,000
11	36		SU		\$69,295.30	\$11,000	\$15,000	\$3,500	\$22,000	\$8,000
12	37	O-5	SU	x	\$69,295.30	\$10,000	\$15,000	\$4,000	\$22,000	\$8,000
13	38		SU		\$77,636.70	\$10,000	\$15,000	\$4,000	\$22,000	\$8,000
14	39		SU		\$77,636.70	\$9,000	\$15,000	\$5,000	\$22,000	\$8,000
15	40		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$22,000	\$8,000
16	41		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$22,000	\$8,000
17	42		SU	x	\$86,077.62	\$9,000	\$15,000	\$5,000	\$22,000	\$7,000
18	43	O-6	SU		\$86,077.62	\$8,000	\$15,000	\$6,000	\$22,000	\$7,000
19	44		SU		\$97,489.60	\$8,000	\$15,000	\$6,000	\$22,000	\$7,000
20	45		SU	x	\$97,489.60	\$8,000	\$15,000	\$6,000	\$22,000	\$0

* Promotion to O-4 occurs at end of YOS 6; to O-5 at end of YOS 12; to O-6 at end of YOS 18

** Use this key to indicate the type of service for each year

GME-1 Internship
 GMO General Medical Officer
 IR In-Service Residency Training
 FT In-Service Fellowship Training
 SU Staff Utilization Tour - Practicing as specialist
 FP Practicing as fellow

*** Active Duty Service Commitment at the end of the current year of service; x = possible separation point

**** MSP amounts reflect combinations of contract lengths that would result in a contract expiration at end of 20 YOS;

Zero amounts occur for N years prior to retirement if physician signed MSP contract while having an N year ADSC for training

Table A-7

Family Practice

Current End YOS	Age	Grade*	Type of Military Service**	ADSC***	RMC	VSP	ASP	BCP	ISP	MSP****
1	26	O-3	GME-1	4	\$46,115.52	\$1,200	\$0	\$0	\$0	\$0
2	27		GMO	3	\$46,115.52	\$5,000	\$15,000	\$0	\$0	\$0
3	28		GMO	2	\$49,360.81	\$5,000	\$15,000	\$0	\$0	\$0
4	29		IR	2	\$52,104.01	\$5,000	\$0	\$0	\$0	\$0
5	30		IR	2	\$55,128.01	\$5,000	\$0	\$0	\$0	\$0
6	31	O-4	SU	1	\$55,128.01	\$12,000	\$15,000	\$0	\$13,000	\$0
7	32		SU	0(x)	\$63,312.76	\$12,000	\$15,000	\$2,500	\$13,000	\$0
8	33		SU		\$63,312.76	\$11,500	\$15,000	\$2,500	\$13,000	\$14,000
9	34		SU		\$65,565.16	\$11,500	\$15,000	\$2,500	\$13,000	\$14,000
10	35		SU		\$65,565.16	\$11,000	\$15,000	\$3,500	\$13,000	\$14,000
11	36		SU		\$69,295.30	\$11,000	\$15,000	\$3,500	\$13,000	\$14,000
12	37	O-5	SU	x	\$69,295.30	\$10,000	\$15,000	\$4,000	\$13,000	\$14,000
13	38		SU		\$77,636.70	\$10,000	\$15,000	\$4,000	\$13,000	\$14,000
14	39		SU		\$77,636.70	\$9,000	\$15,000	\$5,000	\$13,000	\$14,000
15	40		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$13,000	\$14,000
16	41		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$13,000	\$10,000
17	42		SU	x	\$86,077.62	\$9,000	\$15,000	\$5,000	\$13,000	\$10,000
18	43	O-6	SU		\$86,077.62	\$8,000	\$15,000	\$6,000	\$13,000	\$10,000
19	44		SU		\$97,489.60	\$8,000	\$15,000	\$6,000	\$13,000	\$9,000
20	45		SU	x	\$97,489.60	\$8,000	\$15,000	\$6,000	\$13,000	\$9,000

* Promotion to O-4 occurs at end of YOS 6; to O-5 at end of YOS 12; to O-6 at end of YOS 18

** Use this key to indicate the type of service for each year

GME-1 Internship
 GMO General Medical Officer
 IR In-Service Residency Training
 FT In-Service Fellowship Training
 SU Staff Utilization Tour - Practicing as specialist
 FP Practicing as fellow

*** Active Duty Service Commitment at the end of the current year of service; x = possible separation point

**** MSP amounts reflect combinations of contract lengths that would result in a contract expiration at end of 20 YOS;

Zero amounts occur for N years prior to retirement if physician signed MSP contract while having an N year ADSC for training

Table A-7

Gastroenterology

Current End YOS	Age	Grade*	Type of Military Service**	ADSC***	RMC	VSP	ASP	BCP	ISP	MSP****
1	26	O-3	GME-1	4	\$46,115.52	\$1,200	\$0	\$0	\$0	\$0
2	27		GMO	3	\$46,115.52	\$5,000	\$15,000	\$0	\$0	\$0
3	28		GMO	2	\$49,360.81	\$5,000	\$15,000	\$0	\$0	\$0
4	29		IR	2	\$52,104.01	\$5,000	\$0	\$0	\$0	\$0
5	30		IR	2	\$55,128.01	\$5,000	\$0	\$0	\$0	\$0
6	31	O-4	SU	1	\$55,128.01	\$12,000	\$15,000	\$0	\$13,000	\$0
7	32		SU	0	\$63,312.76	\$12,000	\$15,000	\$2,500	\$13,000	\$0
8	33		FT	3	\$63,312.76	\$11,500	\$15,000	\$2,500	\$13,000	\$8,000
9	34		FT	3	\$65,565.16	\$11,500	\$15,000	\$2,500	\$13,000	\$8,000
10	35		FT	3	\$65,565.16	\$11,000	\$15,000	\$3,500	\$13,000	\$8,000
11	36		FP	2	\$69,295.30	\$11,000	\$15,000	\$3,500	\$23,000	\$8,000
12	37	O-5	FP	1	\$69,295.30	\$10,000	\$15,000	\$4,000	\$23,000	\$8,000
13	38		FP	0	\$77,636.70	\$10,000	\$15,000	\$4,000	\$23,000	\$8,000
14	39		FP		\$77,636.70	\$9,000	\$15,000	\$5,000	\$23,000	\$8,000
15	40		FP		\$81,944.86	\$9,000	\$15,000	\$5,000	\$23,000	\$8,000
16	41		FP		\$81,944.86	\$9,000	\$15,000	\$5,000	\$23,000	\$6,000
17	42		FP	x	\$86,077.62	\$9,000	\$15,000	\$5,000	\$23,000	\$6,000
18	43	O-6	FP		\$86,077.62	\$8,000	\$15,000	\$6,000	\$23,000	\$0
19	44		FP		\$97,489.60	\$8,000	\$15,000	\$6,000	\$23,000	\$0
20	45		FP	x	\$97,489.60	\$8,000	\$15,000	\$6,000	\$23,000	\$0

* Promotion to O-4 occurs at end of YOS 6; to O-5 at end of YOS 12; to O-6 at end of YOS 18

** Use this key to indicate the type of service for each year

GME-1 Internship
 GMO General Medical Officer
 IR In-Service Residency Training
 FT In-Service Fellowship Training
 SU Staff Utilization Tour - Practicing as specialist
 FP Practicing as fellow

*** Active Duty Service Commitment at the end of the current year of service; x = possible separation point

**** MSP amounts reflect combinations of contract lengths that would result in a contract expiration at end of 20 YOS;

Zero amounts occur for N years prior to retirement if physician signed MSP contract while having an N year ADSC for training

Table A-7

General Surgery

Current End YOS	Age	Grade*	Type of Military Service**	ADSC***	RMC	VSP	ASP	BCP	ISP	MSP****
1	26	O-3	GME-1	4	\$46,115.52	\$1,200	\$0	\$0	\$0	\$0
2	27		GMO	3	\$46,115.52	\$5,000	\$15,000	\$0	\$0	\$0
3	28		GMO	2	\$49,360.81	\$5,000	\$15,000	\$0	\$0	\$0
4	29		IR	4	\$52,104.01	\$5,000	\$0	\$0	\$0	\$0
5	30		IR	4	\$55,128.01	\$5,000	\$0	\$0	\$0	\$0
6	31	O-4	IR	4	\$55,128.01	\$12,000	\$0	\$0	\$0	\$0
7	32		IR	4	\$63,312.76	\$12,000	\$0	\$0	\$0	\$0
8	33		SU	3	\$63,312.76	\$11,500	\$15,000	\$0	\$26,000	\$0
9	34		SU	2	\$65,565.16	\$11,500	\$15,000	\$0	\$26,000	\$14,000
10	35		SU	1	\$65,565.16	\$11,000	\$15,000	\$3,500	\$26,000	\$14,000
11	36		SU	0	\$69,295.30	\$11,000	\$15,000	\$3,500	\$26,000	\$14,000
12	37	O-5	SU	x	\$69,295.30	\$10,000	\$15,000	\$4,000	\$26,000	\$14,000
13	38		SU		\$77,636.70	\$10,000	\$15,000	\$4,000	\$26,000	\$10,000
14	39		SU		\$77,636.70	\$9,000	\$15,000	\$5,000	\$26,000	\$10,000
15	40		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$26,000	\$10,000
16	41		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$26,000	\$9,000
17	42		SU	x	\$86,077.62	\$9,000	\$15,000	\$5,000	\$26,000	\$9,000
18	43	O-6	SU		\$86,077.62	\$8,000	\$15,000	\$6,000	\$26,000	\$0
19	44		SU		\$97,489.60	\$8,000	\$15,000	\$6,000	\$26,000	\$0
20	45		SU	x	\$97,489.60	\$8,000	\$15,000	\$6,000	\$26,000	\$0

* Promotion to O-4 occurs at end of YOS 6; to O-5 at end of YOS 12; to O-6 at end of YOS 18

** Use this key to indicate the type of service for each year

GME-1 Internship
 GMO General Medical Officer
 IR In-Service Residency Training
 FT In-Service Fellowship Training
 SU Staff Utilization Tour - Practicing as specialist
 FP Practicing as fellow

*** Active Duty Service Commitment at the end of the current year of service; x = possible separation point

**** MSP amounts reflect combinations of contract lengths that would result in a contract expiration at end of 20 YOS;

Zero amounts occur for N years prior to retirement if physician signed MSP contract while having an N year ADSC for training

Table A-7

Hematology/Oncology

Current End YOS	Age	Grade*	Type of Military Service**	ADSC***	RMC	VSP	ASP	BCP	ISP	MSP****
1	26	O-3	GME-1	4	\$46,115.52	\$1,200	\$0	\$0	\$0	\$0
2	27		GMO	3	\$46,115.52	\$5,000	\$15,000	\$0	\$0	\$0
3	28		GMO	2	\$49,360.81	\$5,000	\$15,000	\$0	\$0	\$0
4	29		IR	2	\$52,104.01	\$5,000	\$0	\$0	\$0	\$0
5	30		IR	2	\$55,128.01	\$5,000	\$0	\$0	\$0	\$0
6	31	O-4	SU	1	\$55,128.01	\$12,000	\$15,000	\$0	\$13,000	\$0
7	32		SU	0	\$63,312.76	\$12,000	\$15,000	\$2,500	\$13,000	\$0
8	33		FT	3	\$63,312.76	\$11,500	\$15,000	\$2,500	\$13,000	\$8,000
9	34		FT	3	\$65,565.16	\$11,500	\$15,000	\$2,500	\$13,000	\$8,000
10	35		FT	3	\$65,565.16	\$11,000	\$15,000	\$3,500	\$13,000	\$8,000
11	36		FP	2	\$69,295.30	\$11,000	\$15,000	\$3,500	\$14,000	\$8,000
12	37	O-5	FP	1	\$69,295.30	\$10,000	\$15,000	\$4,000	\$14,000	\$8,000
13	38		FP	0	\$77,636.70	\$10,000	\$15,000	\$4,000	\$14,000	\$8,000
14	39		FP		\$77,636.70	\$9,000	\$15,000	\$5,000	\$14,000	\$8,000
15	40		FP		\$81,944.86	\$9,000	\$15,000	\$5,000	\$14,000	\$8,000
16	41		FP		\$81,944.86	\$9,000	\$15,000	\$5,000	\$14,000	\$6,000
17	42		FP	x	\$86,077.62	\$9,000	\$15,000	\$5,000	\$14,000	\$6,000
18	43	O-6	FP		\$86,077.62	\$8,000	\$15,000	\$6,000	\$14,000	\$0
19	44		FP		\$97,489.60	\$8,000	\$15,000	\$6,000	\$14,000	\$0
20	45		FP	x	\$97,489.60	\$8,000	\$15,000	\$6,000	\$14,000	\$0

* Promotion to O-4 occurs at end of YOS 6; to O-5 at end of YOS 12; to O-6 at end of YOS 18

** Use this key to indicate the type of service for each year

GME-1 Internship
 GMO General Medical Officer
 IR In-Service Residency Training
 FT In-Service Fellowship Training
 SU Staff Utilization Tour - Practicing as specialist
 FP Practicing as fellow

*** Active Duty Service Commitment at the end of the current year of service; x = possible separation point

**** MSP amounts reflect combinations of contract lengths that would result in a contract expiration at end of 20 YOS;

Zero amounts occur for N years prior to retirement if physician signed MSP contract while having an N year ADSC for training

Table A-7

Internal Medicine

Current End YOS	Age	Grade*	Type of Military Service**	ADSC***	RMC	VSP	ASP	BCP	ISP	MSP****
1	26	O-3	GME-1	4	\$46,115.52	\$1,200	\$0	\$0	\$0	\$0
2	27		GMO	3	\$46,115.52	\$5,000	\$15,000	\$0	\$0	\$0
3	28		GMO	2	\$49,360.81	\$5,000	\$15,000	\$0	\$0	\$0
4	29		IR	2	\$52,104.01	\$5,000	\$0	\$0	\$0	\$0
5	30		IR	2	\$55,128.01	\$5,000	\$0	\$0	\$0	\$0
6	31	O-4	SU	1	\$55,128.01	\$12,000	\$15,000	\$0	\$13,000	\$0
7	32		SU	0(x)	\$63,312.76	\$12,000	\$15,000	\$2,500	\$13,000	\$0
8	33		SU		\$63,312.76	\$11,500	\$15,000	\$2,500	\$13,000	\$8,000
9	34		SU		\$65,565.16	\$11,500	\$15,000	\$2,500	\$13,000	\$8,000
10	35		SU		\$65,565.16	\$11,000	\$15,000	\$3,500	\$13,000	\$8,000
11	36		SU		\$69,295.30	\$11,000	\$15,000	\$3,500	\$13,000	\$8,000
12	37	O-5	SU	x	\$69,295.30	\$10,000	\$15,000	\$4,000	\$13,000	\$8,000
13	38		SU		\$77,636.70	\$10,000	\$15,000	\$4,000	\$13,000	\$8,000
14	39		SU		\$77,636.70	\$9,000	\$15,000	\$5,000	\$13,000	\$8,000
15	40		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$13,000	\$8,000
16	41		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$13,000	\$7,000
17	42		SU	x	\$86,077.62	\$9,000	\$15,000	\$5,000	\$13,000	\$7,000
18	43	O-6	SU		\$86,077.62	\$8,000	\$15,000	\$6,000	\$13,000	\$7,000
19	44		SU		\$97,489.60	\$8,000	\$15,000	\$6,000	\$13,000	\$6,000
20	45		SU	x	\$97,489.60	\$8,000	\$15,000	\$6,000	\$13,000	\$6,000

* Promotion to O-4 occurs at end of YOS 6; to O-5 at end of YOS 12; to O-6 at end of YOS 18

** Use this key to indicate the type of service for each year

GME-1 Internship
 GMO General Medical Officer
 IR In-Service Residency Training
 FT In-Service Fellowship Training
 SU Staff Utilization Tour - Practicing as specialist
 FP Practicing as fellow

*** Active Duty Service Commitment at the end of the current year of service; x = possible separation point

**** MSP amounts reflect combinations of contract lengths that would result in a contract expiration at end of 20 YOS;

Zero amounts occur for N years prior to retirement if physician signed MSP contract while having an N year ADSC for training

Table A-7

Neurology

Current End YOS	Age	Grade*	Type of Military Service**	ADSC***	RMC	VSP	ASP	BCP	ISP	MSP****
1	26	O-3	GME-1	4	\$46,115.52	\$1,200	\$0	\$0	\$0	\$0
2	27		GMO	3	\$46,115.52	\$5,000	\$15,000	\$0	\$0	\$0
3	28		GMO	2	\$49,360.81	\$5,000	\$15,000	\$0	\$0	\$0
4	29		IR	3	\$52,104.01	\$5,000	\$0	\$0	\$0	\$0
5	30		IR	3	\$55,128.01	\$5,000	\$0	\$0	\$0	\$0
6	31	O-4	IR	3	\$55,128.01	\$12,000	\$0	\$0	\$0	\$0
7	32		SU	2	\$63,312.76	\$12,000	\$15,000	\$0	\$13,000	\$0
8	33		SU	1	\$63,312.76	\$11,500	\$15,000	\$2,500	\$13,000	\$0
9	34		SU	0	\$65,565.16	\$11,500	\$15,000	\$2,500	\$13,000	\$8,000
10	35		SU		\$65,565.16	\$11,000	\$15,000	\$3,500	\$13,000	\$8,000
11	36		SU		\$69,295.30	\$11,000	\$15,000	\$3,500	\$13,000	\$8,000
12	37	O-5	SU	x	\$69,295.30	\$10,000	\$15,000	\$4,000	\$13,000	\$8,000
13	38		SU		\$77,636.70	\$10,000	\$15,000	\$4,000	\$13,000	\$8,000
14	39		SU		\$77,636.70	\$9,000	\$15,000	\$5,000	\$13,000	\$8,000
15	40		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$13,000	\$8,000
16	41		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$13,000	\$8,000
17	42		SU	x	\$86,077.62	\$9,000	\$15,000	\$5,000	\$13,000	\$7,000
18	43	O-6	SU		\$86,077.62	\$8,000	\$15,000	\$6,000	\$13,000	\$7,000
19	44		SU		\$97,489.60	\$8,000	\$15,000	\$6,000	\$13,000	\$7,000
20	45		SU	x	\$97,489.60	\$8,000	\$15,000	\$6,000	\$13,000	\$0

* Promotion to O-4 occurs at end of YOS 6; to O-5 at end of YOS 12; to O-6 at end of YOS 18

** Use this key to indicate the type of service for each year

GME-1 Internship
 GMO General Medical Officer
 IR In-Service Residency Training
 FT In-Service Fellowship Training
 SU Staff Utilization Tour - Practicing as specialist
 FP Practicing as fellow

*** Active Duty Service Commitment at the end of the current year of service; x = possible separation point

**** MSP amounts reflect combinations of contract lengths that would result in a contract expiration at end of 20 YOS;

Zero amounts occur for N years prior to retirement if physician signed MSP contract while having an N year ADSC for training

Table A-7

Neurosurgery

Current End YOS	Age	Grade*	Type of Military Service**	ADSC***	RMC	VSP	ASP	BCP	ISP	MSP****
1	26	O-3	GME-1	4	\$46,115.52	\$1,200	\$0	\$0	\$0	\$0
2	27		GMO	3	\$46,115.52	\$5,000	\$15,000	\$0	\$0	\$0
3	28		GMO	2	\$49,360.81	\$5,000	\$15,000	\$0	\$0	\$0
4	29		IR	6	\$52,104.01	\$5,000	\$0	\$0	\$0	\$0
5	30		IR	6	\$55,128.01	\$5,000	\$0	\$0	\$0	\$0
6	31	O-4	IR	6	\$55,128.01	\$12,000	\$0	\$0	\$0	\$0
7	32		IR	6	\$63,312.76	\$12,000	\$0	\$0	\$0	\$0
8	33		IR	6	\$63,312.76	\$11,500	\$0	\$0	\$0	\$0
9	34		IR	6	\$65,565.16	\$11,500	\$0	\$0	\$0	\$0
10	35		SU	5	\$65,565.16	\$11,000	\$15,000	\$0	\$36,000	\$9,000
11	36		SU	4	\$69,295.30	\$11,000	\$15,000	\$0	\$36,000	\$9,000
12	37	O-5	SU	3	\$69,295.30	\$10,000	\$15,000	\$4,000	\$36,000	\$9,000
13	38		SU	2	\$77,636.70	\$10,000	\$15,000	\$4,000	\$36,000	\$8,000
14	39		SU	1	\$77,636.70	\$9,000	\$15,000	\$5,000	\$36,000	\$8,000
15	40		SU	0	\$81,944.86	\$9,000	\$15,000	\$5,000	\$36,000	\$0
16	41		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$36,000	\$0
17	42		SU	x	\$86,077.62	\$9,000	\$15,000	\$5,000	\$36,000	\$0
18	43	O-6	SU		\$86,077.62	\$8,000	\$15,000	\$6,000	\$36,000	\$0
19	44		SU		\$97,489.60	\$8,000	\$15,000	\$6,000	\$36,000	\$0
20	45		SU	x	\$97,489.60	\$8,000	\$15,000	\$6,000	\$36,000	\$0

* Promotion to O-4 occurs at end of YOS 6; to O-5 at end of YOS 12; to O-6 at end of YOS 18

** Use this key to indicate the type of service for each year

GME-1 Internship
 GMO General Medical Officer
 IR In-Service Residency Training
 FT In-Service Fellowship Training
 SU Staff Utilization Tour - Practicing as specialist
 FP Practicing as fellow

*** Active Duty Service Commitment at the end of the current year of service; x = possible separation point

**** MSP amounts reflect combinations of contract lengths that would result in a contract expiration at end of 20 YOS;

Zero amounts occur for N years prior to retirement if physician signed MSP contract while having an N year ADSC for training

Table A-7

Obstetrics/Gynecology

Current End YOS	Age	Grade*	Type of Military Service**	ADSC***	RMC	VSP	ASP	BCP	ISP	MSP****
1	26	O-3	GME-1	4	\$46,115.52	\$1,200	\$0	\$0	\$0	\$0
2	27		GMO	3	\$46,115.52	\$5,000	\$15,000	\$0	\$0	\$0
3	28		GMO	2	\$49,360.81	\$5,000	\$15,000	\$0	\$0	\$0
4	29		IR	3	\$52,104.01	\$5,000	\$0	\$0	\$0	\$0
5	30		IR	3	\$55,128.01	\$5,000	\$0	\$0	\$0	\$0
6	31	O-4	IR	3	\$55,128.01	\$12,000	\$0	\$0	\$0	\$0
7	32		SU	2	\$63,312.76	\$12,000	\$15,000	\$0	\$31,000	\$0
8	33		SU	1	\$63,312.76	\$11,500	\$15,000	\$0	\$31,000	\$0
9	34		SU	0	\$65,565.16	\$11,500	\$15,000	\$2,500	\$31,000	\$8,000
10	35		SU		\$65,565.16	\$11,000	\$15,000	\$3,500	\$31,000	\$8,000
11	36		SU		\$69,295.30	\$11,000	\$15,000	\$3,500	\$31,000	\$8,000
12	37	O-5	SU	x	\$69,295.30	\$10,000	\$15,000	\$4,000	\$31,000	\$8,000
13	38		SU		\$77,636.70	\$10,000	\$15,000	\$4,000	\$31,000	\$8,000
14	39		SU		\$77,636.70	\$9,000	\$15,000	\$5,000	\$31,000	\$8,000
15	40		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$31,000	\$8,000
16	41		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$31,000	\$8,000
17	42		SU	x	\$86,077.62	\$9,000	\$15,000	\$5,000	\$31,000	\$7,000
18	43	O-6	SU		\$86,077.62	\$8,000	\$15,000	\$6,000	\$31,000	\$7,000
19	44		SU		\$97,489.60	\$8,000	\$15,000	\$6,000	\$31,000	\$7,000
20	45		SU	x	\$97,489.60	\$8,000	\$15,000	\$6,000	\$31,000	\$0

* Promotion to O-4 occurs at end of YOS 6; to O-5 at end of YOS 12; to O-6 at end of YOS 18

** Use this key to indicate the type of service for each year

GME-1 Internship
 GMO General Medical Officer
 IR In-Service Residency Training
 FT In-Service Fellowship Training
 SU Staff Utilization Tour - Practicing as specialist
 FP Practicing as fellow

*** Active Duty Service Commitment at the end of the current year of service; x = possible separation point

**** MSP amounts reflect combinations of contract lengths that would result in a contract expiration at end of 20 YOS;

Zero amounts occur for N years prior to retirement if physician signed MSP contract while having an N year ADSC for training

Table A-7

Industrial/Occupational Medicine

Current End YOS	Age	Grade*	Type of Military Service**	ADSC***	RMC	VSP	ASP	BCP	ISP	MSP****
1	26	O-3	GME-1	4	\$46,115.52	\$1,200	\$0	\$0	\$0	\$0
2	27		GMO	3	\$46,115.52	\$5,000	\$15,000	\$0	\$0	\$0
3	28		GMO	2	\$49,360.81	\$5,000	\$15,000	\$0	\$0	\$0
4	29		IR	2	\$52,104.01	\$5,000	\$0	\$0	\$0	\$0
5	30		IR	2	\$55,128.01	\$5,000	\$0	\$0	\$0	\$0
6	31	O-4	SU	1	\$55,128.01	\$12,000	\$15,000	\$0	\$11,000	\$0
7	32		SU	0(x)	\$63,312.76	\$12,000	\$15,000	\$2,500	\$11,000	\$0
8	33		SU		\$63,312.76	\$11,500	\$15,000	\$2,500	\$11,000	\$10,000
9	34		SU		\$65,565.16	\$11,500	\$15,000	\$2,500	\$11,000	\$10,000
10	35		SU		\$65,565.16	\$11,000	\$15,000	\$3,500	\$11,000	\$10,000
11	36		SU		\$69,295.30	\$11,000	\$15,000	\$3,500	\$11,000	\$10,000
12	37	O-5	SU	x	\$69,295.30	\$10,000	\$15,000	\$4,000	\$11,000	\$10,000
13	38		SU		\$77,636.70	\$10,000	\$15,000	\$4,000	\$11,000	\$10,000
14	39		SU		\$77,636.70	\$9,000	\$15,000	\$5,000	\$11,000	\$10,000
15	40		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$11,000	\$10,000
16	41		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$11,000	\$8,000
17	42		SU	x	\$86,077.62	\$9,000	\$15,000	\$5,000	\$11,000	\$8,000
18	43	O-6	SU		\$86,077.62	\$8,000	\$15,000	\$6,000	\$11,000	\$0
19	44		SU		\$97,489.60	\$8,000	\$15,000	\$6,000	\$11,000	\$0
20	45		SU	x	\$97,489.60	\$8,000	\$15,000	\$6,000	\$11,000	\$0

* Promotion to O-4 occurs at end of YOS 6; to O-5 at end of YOS 12; to O-6 at end of YOS 18

** Use this key to indicate the type of service for each year

GME-1 Internship
 GMO General Medical Officer
 IR In-Service Residency Training
 FT In-Service Fellowship Training
 SU Staff Utilization Tour - Practicing as specialist
 FP Practicing as fellow

*** Active Duty Service Commitment at the end of the current year of service; x = possible separation point

**** MSP amounts reflect combinations of contract lengths that would result in a contract expiration at end of 20 YOS;

Zero amounts occur for N years prior to retirement if physician signed MSP contract while having an N year ADSC for training

Table A-7

Ophthalmology

Current End YOS	Age	Grade*	Type of Military Service**	ADSC***	RMC	VSP	ASP	BCP	ISP	MSP****
1	26	O-3	GME-1	4	\$46,115.52	\$1,200	\$0	\$0	\$0	\$0
2	27		GMO	3	\$46,115.52	\$5,000	\$15,000	\$0	\$0	\$0
3	28		GMO	2	\$49,360.81	\$5,000	\$15,000	\$0	\$0	\$0
4	29		IR	3	\$52,104.01	\$5,000	\$0	\$0	\$0	\$0
5	30		IR	3	\$55,128.01	\$5,000	\$0	\$0	\$0	\$0
6	31	O-4	IR	3	\$55,128.01	\$12,000	\$0	\$0	\$0	\$0
7	32		SU	2	\$63,312.76	\$12,000	\$15,000	\$0	\$28,000	\$0
8	33		SU	1	\$63,312.76	\$11,500	\$15,000	\$0	\$28,000	\$0
9	34		SU	0	\$65,565.16	\$11,500	\$15,000	\$2,500	\$28,000	\$0
10	35		SU		\$65,565.16	\$11,000	\$15,000	\$3,500	\$28,000	\$0
11	36		SU		\$69,295.30	\$11,000	\$15,000	\$3,500	\$28,000	\$0
12	37	O-5	SU	x	\$69,295.30	\$10,000	\$15,000	\$4,000	\$28,000	\$0
13	38		SU		\$77,636.70	\$10,000	\$15,000	\$4,000	\$28,000	\$0
14	39		SU		\$77,636.70	\$9,000	\$15,000	\$5,000	\$28,000	\$0
15	40		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$28,000	\$0
16	41		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$28,000	\$0
17	42		SU	x	\$86,077.62	\$9,000	\$15,000	\$5,000	\$28,000	\$0
18	43	O-6	SU		\$86,077.62	\$8,000	\$15,000	\$6,000	\$28,000	\$0
19	44		SU		\$97,489.60	\$8,000	\$15,000	\$6,000	\$28,000	\$0
20	45		SU	x	\$97,489.60	\$8,000	\$15,000	\$6,000	\$28,000	\$0

* Promotion to O-4 occurs at end of YOS 6; to O-5 at end of YOS 12; to O-6 at end of YOS 18

** Use this key to indicate the type of service for each year

GME-1 Internship
 GMO General Medical Officer
 IR In-Service Residency Training
 FT In-Service Fellowship Training
 SU Staff Utilization Tour - Practicing as specialist
 FP Practicing as fellow

*** Active Duty Service Commitment at the end of the current year of service; x = possible separation point

**** MSP amounts reflect combinations of contract lengths that would result in a contract expiration at end of 20 YOS;

Zero amounts occur for N years prior to retirement if physician signed MSP contract while having an N year ADSC for training

Table A-7

Orthopedic Surgery

Current End YOS	Age	Grade*	Type of Military Service**	ADSC***	RMC	VSP	ASP	BCP	ISP	MSP****
1	26	O-3	GME-1	4	\$46,115.52	\$1,200	\$0	\$0	\$0	\$0
2	27		GMO	3	\$46,115.52	\$5,000	\$15,000	\$0	\$0	\$0
3	28		GMO	2	\$49,360.81	\$5,000	\$15,000	\$0	\$0	\$0
4	29		IR	4	\$52,104.01	\$5,000	\$0	\$0	\$0	\$0
5	30		IR	4	\$55,128.01	\$5,000	\$0	\$0	\$0	\$0
6	31	O-4	IR	4	\$55,128.01	\$12,000	\$0	\$0	\$0	\$0
7	32		IR	4	\$63,312.76	\$12,000	\$0	\$0	\$0	\$0
8	33		SU	3	\$63,312.76	\$11,500	\$15,000	\$0	\$36,000	\$0
9	34		SU	2	\$65,565.16	\$11,500	\$15,000	\$0	\$36,000	\$14,000
10	35		SU	1	\$65,565.16	\$11,000	\$15,000	\$3,500	\$36,000	\$14,000
11	36		SU	0	\$69,295.30	\$11,000	\$15,000	\$3,500	\$36,000	\$14,000
12	37	O-5	SU	x	\$69,295.30	\$10,000	\$15,000	\$4,000	\$36,000	\$14,000
13	38		SU		\$77,636.70	\$10,000	\$15,000	\$4,000	\$36,000	\$10,000
14	39		SU		\$77,636.70	\$9,000	\$15,000	\$5,000	\$36,000	\$10,000
15	40		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$36,000	\$10,000
16	41		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$36,000	\$9,000
17	42		SU	x	\$86,077.62	\$9,000	\$15,000	\$5,000	\$36,000	\$9,000
18	43	O-6	SU		\$86,077.62	\$8,000	\$15,000	\$6,000	\$36,000	\$0
19	44		SU		\$97,489.60	\$8,000	\$15,000	\$6,000	\$36,000	\$0
20	45		SU	x	\$97,489.60	\$8,000	\$15,000	\$6,000	\$36,000	\$0

* Promotion to O-4 occurs at end of YOS 6; to O-5 at end of YOS 12; to O-6 at end of YOS 18

** Use this key to indicate the type of service for each year

GME-1 Internship
 GMO General Medical Officer
 IR In-Service Residency Training
 FT In-Service Fellowship Training
 SU Staff Utilization Tour - Practicing as specialist
 FP Practicing as fellow

*** Active Duty Service Commitment at the end of the current year of service; x = possible separation point

**** MSP amounts reflect combinations of contract lengths that would result in a contract expiration at end of 20 YOS;

Zero amounts occur for N years prior to retirement if physician signed MSP contract while having an N year ADSC for training

Table A-7

Otolaryngology

Current End YOS	Age	Grade*	Type of Military Service**	ADSC***	RMC	VSP	ASP	BCP	ISP	MSP****
1	26	O-3	GME-1	4	\$46,115.52	\$1,200	\$0	\$0	\$0	\$0
2	27		GMO	3	\$46,115.52	\$5,000	\$15,000	\$0	\$0	\$0
3	28		GMO	2	\$49,360.81	\$5,000	\$15,000	\$0	\$0	\$0
4	29		IR	5	\$52,104.01	\$5,000	\$0	\$0	\$0	\$0
5	30		IR	5	\$55,128.01	\$5,000	\$0	\$0	\$0	\$0
6	31	O-4	IR	5	\$55,128.01	\$12,000	\$0	\$0	\$0	\$0
7	32		IR	5	\$63,312.76	\$12,000	\$0	\$0	\$0	\$0
8	33		IR	5	\$63,312.76	\$11,500	\$0	\$0	\$0	\$0
9	34		SU	4	\$65,565.16	\$11,500	\$15,000	\$0	\$30,000	\$8,000
10	35		SU	3	\$65,565.16	\$11,000	\$15,000	\$0	\$30,000	\$8,000
11	36		SU	2	\$69,295.30	\$11,000	\$15,000	\$3,500	\$30,000	\$8,000
12	37	O-5	SU	1	\$69,295.30	\$10,000	\$15,000	\$4,000	\$30,000	\$8,000
13	38		SU	0	\$77,636.70	\$10,000	\$15,000	\$4,000	\$30,000	\$7,000
14	39		SU		\$77,636.70	\$9,000	\$15,000	\$5,000	\$30,000	\$7,000
15	40		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$30,000	\$7,000
16	41		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$30,000	\$0
17	42		SU	x	\$86,077.62	\$9,000	\$15,000	\$5,000	\$30,000	\$0
18	43	O-6	SU		\$86,077.62	\$8,000	\$15,000	\$6,000	\$30,000	\$0
19	44		SU		\$97,489.60	\$8,000	\$15,000	\$6,000	\$30,000	\$0
20	45		SU	x	\$97,489.60	\$8,000	\$15,000	\$6,000	\$30,000	\$0

* Promotion to O-4 occurs at end of YOS 6; to O-5 at end of YOS 12; to O-6 at end of YOS 18

** Use this key to indicate the type of service for each year

GME-1 Internship
 GMO General Medical Officer
 IR In-Service Residency Training
 FT In-Service Fellowship Training
 SU Staff Utilization Tour - Practicing as specialist
 FP Practicing as fellow

*** Active Duty Service Commitment at the end of the current year of service; x = possible separation point

**** MSP amounts reflect combinations of contract lengths that would result in a contract expiration at end of 20 YOS;

Zero amounts occur for N years prior to retirement if physician signed MSP contract while having an N year ADSC for training

Table A-7

Pathology

Current End YOS	Age	Grade*	Type of Military Service**	ADSC***	RMC	VSP	ASP	BCP	ISP	MSP****
1	26	O-3	GME-1	4	\$46,115.52	\$1,200	\$0	\$0	\$0	\$0
2	27		GMO	3	\$46,115.52	\$5,000	\$15,000	\$0	\$0	\$0
3	28		GMO	2	\$49,360.81	\$5,000	\$15,000	\$0	\$0	\$0
4	29		IR	4	\$52,104.01	\$5,000	\$0	\$0	\$0	\$0
5	30		IR	4	\$55,128.01	\$5,000	\$0	\$0	\$0	\$0
6	31	O-4	IR	4	\$55,128.01	\$12,000	\$0	\$0	\$0	\$0
7	32		IR	4	\$63,312.76	\$12,000	\$0	\$0	\$0	\$0
8	33		SU	3	\$63,312.76	\$11,500	\$15,000	\$0	\$16,000	\$0
9	34		SU	2	\$65,565.16	\$11,500	\$15,000	\$2,500	\$16,000	\$8,000
10	35		SU	1	\$65,565.16	\$11,000	\$15,000	\$3,500	\$16,000	\$8,000
11	36		SU	0	\$69,295.30	\$11,000	\$15,000	\$3,500	\$16,000	\$8,000
12	37	O-5	SU	x	\$69,295.30	\$10,000	\$15,000	\$4,000	\$16,000	\$8,000
13	38		SU		\$77,636.70	\$10,000	\$15,000	\$4,000	\$16,000	\$7,000
14	39		SU		\$77,636.70	\$9,000	\$15,000	\$5,000	\$16,000	\$7,000
15	40		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$16,000	\$7,000
16	41		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$16,000	\$6,000
17	42		SU	x	\$86,077.62	\$9,000	\$15,000	\$5,000	\$16,000	\$6,000
18	43	O-6	SU		\$86,077.62	\$8,000	\$15,000	\$6,000	\$16,000	\$0
19	44		SU		\$97,489.60	\$8,000	\$15,000	\$6,000	\$16,000	\$0
20	45		SU	x	\$97,489.60	\$8,000	\$15,000	\$6,000	\$16,000	\$0

* Promotion to O-4 occurs at end of YOS 6; to O-5 at end of YOS 12; to O-6 at end of YOS 18

** Use this key to indicate the type of service for each year

GME-1
GMO
IR
FT
SU
FP

Internship
General Medical Officer
In-Service Residency Training
In-Service Fellowship Training
Staff Utilization Tour - Practicing as specialist
Practicing as fellow

*** Active Duty Service Commitment at the end of the current year of service; x = possible separation point

**** MSP amounts reflect combinations of contract lengths that would result in a contract expiration at end of 20 YOS;

Zero amounts occur for N years prior to retirement if physician signed MSP contract while having an N year ADSC for training

Table A-7

Pediatric Primary Care

Current End YOS	Age	Grade*	Type of Military Service**	ADSC***	RMC	VSP	ASP	BCP	ISP	MSP****
1	26	O-3	GME-1	4	\$46,115.52	\$1,200	\$0	\$0	\$0	\$0
2	27		GMO	3	\$46,115.52	\$5,000	\$15,000	\$0	\$0	\$0
3	28		GMO	2	\$49,360.81	\$5,000	\$15,000	\$0	\$0	\$0
4	29		IR	2	\$52,104.01	\$5,000	\$0	\$0	\$0	\$0
5	30		IR	2	\$55,128.01	\$5,000	\$0	\$0	\$0	\$0
6	31	O-4	SU	1	\$55,128.01	\$12,000	\$15,000	\$0	\$11,000	\$0
7	32		SU	0(x)	\$63,312.76	\$12,000	\$15,000	\$2,500	\$11,000	\$0
8	33		SU		\$63,312.76	\$11,500	\$15,000	\$2,500	\$11,000	\$8,000
9	34		SU		\$65,565.16	\$11,500	\$15,000	\$2,500	\$11,000	\$8,000
10	35		SU		\$65,565.16	\$11,000	\$15,000	\$3,500	\$11,000	\$8,000
11	36		SU		\$69,295.30	\$11,000	\$15,000	\$3,500	\$11,000	\$8,000
12	37	O-5	SU	x	\$69,295.30	\$10,000	\$15,000	\$4,000	\$11,000	\$8,000
13	38		SU		\$77,636.70	\$10,000	\$15,000	\$4,000	\$11,000	\$8,000
14	39		SU		\$77,636.70	\$9,000	\$15,000	\$5,000	\$11,000	\$8,000
15	40		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$11,000	\$8,000
16	41		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$11,000	\$7,000
17	42		SU	x	\$86,077.62	\$9,000	\$15,000	\$5,000	\$11,000	\$7,000
18	43	O-6	SU		\$86,077.62	\$8,000	\$15,000	\$6,000	\$11,000	\$7,000
19	44		SU		\$97,489.60	\$8,000	\$15,000	\$6,000	\$11,000	\$6,000
20	45		SU	x	\$97,489.60	\$8,000	\$15,000	\$6,000	\$11,000	\$6,000

* Promotion to O-4 occurs at end of YOS 6; to O-5 at end of YOS 12; to O-6 at end of YOS 18

** Use this key to indicate the type of service for each year

GME-1 Internship
 GMO General Medical Officer
 IR In-Service Residency Training
 FT In-Service Fellowship Training
 SU Staff Utilization Tour - Practicing as specialist
 FP Practicing as fellow

*** Active Duty Service Commitment at the end of the current year of service; x = possible separation point

**** MSP amounts reflect combinations of contract lengths that would result in a contract expiration at end of 20 YOS;

Zero amounts occur for N years prior to retirement if physician signed MSP contract while having an N year ADSC for training

Table A-7

Physical Medicine & Rehabilitation

Current End YOS	Age	Grade*	Type of Military Service**	ADSC***	RMC	VSP	ASP	BCP	ISP	MSP****
1	26	O-3	GME-1	4	\$46,115.52	\$1,200	\$0	\$0	\$0	\$0
2	27		GMO	3	\$46,115.52	\$5,000	\$15,000	\$0	\$0	\$0
3	28		GMO	2	\$49,360.81	\$5,000	\$15,000	\$0	\$0	\$0
4	29		IR	3	\$52,104.01	\$5,000	\$0	\$0	\$0	\$0
5	30		IR	3	\$55,128.01	\$5,000	\$0	\$0	\$0	\$0
6	31	O-4	IR	3	\$55,128.01	\$12,000	\$0	\$0	\$0	\$0
7	32		SU	2	\$63,312.76	\$12,000	\$15,000	\$0	\$11,000	\$0
8	33		SU	1	\$63,312.76	\$11,500	\$15,000	\$2,500	\$11,000	\$0
9	34		SU	0	\$65,565.16	\$11,500	\$15,000	\$2,500	\$11,000	\$10,000
10	35		SU		\$65,565.16	\$11,000	\$15,000	\$3,500	\$11,000	\$10,000
11	36		SU		\$69,295.30	\$11,000	\$15,000	\$3,500	\$11,000	\$10,000
12	37	O-5	SU	x	\$69,295.30	\$10,000	\$15,000	\$4,000	\$11,000	\$10,000
13	38		SU		\$77,636.70	\$10,000	\$15,000	\$4,000	\$11,000	\$10,000
14	39		SU		\$77,636.70	\$9,000	\$15,000	\$5,000	\$11,000	\$10,000
15	40		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$11,000	\$10,000
16	41		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$11,000	\$10,000
17	42		SU	x	\$86,077.62	\$9,000	\$15,000	\$5,000	\$11,000	\$9,000
18	43	O-6	SU		\$86,077.62	\$8,000	\$15,000	\$6,000	\$11,000	\$9,000
19	44		SU		\$97,489.60	\$8,000	\$15,000	\$6,000	\$11,000	\$9,000
20	45		SU	x	\$97,489.60	\$8,000	\$15,000	\$6,000	\$11,000	\$0

* Promotion to O-4 occurs at end of YOS 6; to O-5 at end of YOS 12; to O-6 at end of YOS 18

** Use this key to indicate the type of service for each year

GME-1 Internship
 GMO General Medical Officer
 IR In-Service Residency Training
 FT In-Service Fellowship Training
 SU Staff Utilization Tour - Practicing as specialist
 FP Practicing as fellow

*** Active Duty Service Commitment at the end of the current year of service; x = possible separation point

**** MSP amounts reflect combinations of contract lengths that would result in a contract expiration at end of 20 YOS;

Zero amounts occur for N years prior to retirement if physician signed MSP contract while having an N year ADSC for training

Table A-7

Plastic & Reconstructive Surgery

Current End YOS	Age	Grade*	Type of Military Service**	ADSC***	RMC	VSP	ASP	BCP	ISP	MSP****
1	26	O-3	GME-1	4	\$46,115.52	\$1,200	\$0	\$0	\$0	\$0
2	27		GMO	3	\$46,115.52	\$5,000	\$15,000	\$0	\$0	\$0
3	28		GMO	2	\$49,360.81	\$5,000	\$15,000	\$0	\$0	\$0
4	29		IR	4	\$52,104.01	\$5,000	\$0	\$0	\$0	\$0
5	30		IR	4	\$55,128.01	\$5,000	\$0	\$0	\$0	\$0
6	31	O-4	IR	4	\$55,128.01	\$12,000	\$0	\$0	\$0	\$0
7	32		IR	4	\$63,312.76	\$12,000	\$0	\$0	\$0	\$0
8	33		SU	3	\$63,312.76	\$11,500	\$15,000	\$0	\$26,000	\$0
9	34		SU	2	\$65,565.16	\$11,500	\$15,000	\$0	\$26,000	\$14,000
10	35		FT	2	\$65,565.16	\$11,000	\$15,000	\$3,500	\$26,000	\$14,000
11	36		FT	2	\$69,295.30	\$11,000	\$15,000	\$3,500	\$26,000	\$14,000
12	37	O-5	FP	1	\$69,295.30	\$10,000	\$15,000	\$4,000	\$36,000	\$8,000
13	38		FP	0	\$77,636.70	\$10,000	\$15,000	\$4,000	\$36,000	\$8,000
14	39		FP		\$77,636.70	\$9,000	\$15,000	\$5,000	\$36,000	\$8,000
15	40		FP		\$81,944.86	\$9,000	\$15,000	\$5,000	\$36,000	\$8,000
16	41		FP		\$81,944.86	\$9,000	\$15,000	\$5,000	\$36,000	\$7,000
17	42		FP	x	\$86,077.62	\$9,000	\$15,000	\$5,000	\$36,000	\$7,000
18	43	O-6	FP		\$86,077.62	\$8,000	\$15,000	\$6,000	\$36,000	\$0
19	44		FP		\$97,489.60	\$8,000	\$15,000	\$6,000	\$36,000	\$0
20	45		FP	x	\$97,489.60	\$8,000	\$15,000	\$6,000	\$36,000	\$0

* Promotion to O-4 occurs at end of YOS 6; to O-5 at end of YOS 12; to O-6 at end of YOS 18

** Use this key to indicate the type of service for each year

GME-1 Internship
 GMO General Medical Officer
 IR In-Service Residency Training
 FT In-Service Fellowship Training
 SU Staff Utilization Tour - Practicing as specialist
 FP Practicing as fellow

*** Active Duty Service Commitment at the end of the current year of service; x = possible separation point

**** MSP amounts reflect combinations of contract lengths that would result in a contract expiration at end of 20 YOS;

Zero amounts occur for N years prior to retirement if physician signed MSP contract while having an N year ADSC for training

Table A-7

Psychiatry

Current End YOS	Age	Grade*	Type of Military Service**	ADSC***	RMC	VSP	ASP	BCP	ISP	MSP****
1	26	O-3	GME-1	4	\$46,115.52	\$1,200	\$0	\$0	\$0	\$0
2	27		GMO	3	\$46,115.52	\$5,000	\$15,000	\$0	\$0	\$0
3	28		GMO	2	\$49,360.81	\$5,000	\$15,000	\$0	\$0	\$0
4	29		IR	3	\$52,104.01	\$5,000	\$0	\$0	\$0	\$0
5	30		IR	3	\$55,128.01	\$5,000	\$0	\$0	\$0	\$0
6	31	O-4	IR	3	\$55,128.01	\$12,000	\$0	\$0	\$0	\$0
7	32		SU	2	\$63,312.76	\$12,000	\$15,000	\$0	\$14,000	\$0
8	33		SU	1	\$63,312.76	\$11,500	\$15,000	\$2,500	\$14,000	\$0
9	34		SU	0	\$65,565.16	\$11,500	\$15,000	\$2,500	\$14,000	\$14,000
10	35		SU		\$65,565.16	\$11,000	\$15,000	\$3,500	\$14,000	\$14,000
11	36		SU		\$69,295.30	\$11,000	\$15,000	\$3,500	\$14,000	\$14,000
12	37	O-5	SU	x	\$69,295.30	\$10,000	\$15,000	\$4,000	\$14,000	\$14,000
13	38		SU		\$77,636.70	\$10,000	\$15,000	\$4,000	\$14,000	\$14,000
14	39		SU		\$77,636.70	\$9,000	\$15,000	\$5,000	\$14,000	\$14,000
15	40		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$14,000	\$14,000
16	41		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$14,000	\$14,000
17	42		SU	x	\$86,077.62	\$9,000	\$15,000	\$5,000	\$14,000	\$10,000
18	43	O-6	SU		\$86,077.62	\$8,000	\$15,000	\$6,000	\$14,000	\$10,000
19	44		SU		\$97,489.60	\$8,000	\$15,000	\$6,000	\$14,000	\$10,000
20	45		SU	x	\$97,489.60	\$8,000	\$15,000	\$6,000	\$14,000	\$0

* Promotion to O-4 occurs at end of YOS 6; to O-5 at end of YOS 12; to O-6 at end of YOS 18.

** Use this key to indicate the type of service for each year

GME-1 Internship
 GMO General Medical Officer
 IR In-Service Residency Training
 FT In-Service Fellowship Training
 SU Staff Utilization Tour - Practicing as specialist
 FP Practicing as fellow

*** Active Duty Service Commitment at the end of the current year of service; x = possible separation point

**** MSP amounts reflect combinations of contract lengths that would result in a contract expiration at end of 20 YOS;

Zero amounts occur for N years prior to retirement if physician signed MSP contract while having an N year ADSC for training

Table A-7

Radiology (Diagnostic)

Current End YOS	Age	Grade*	Type of Military Service**	ADSC***	RMC	VSP	ASP	BCP	ISP	MSP****
1	26	O-3	GME-1	4	\$46,115.52	\$1,200	\$0	\$0	\$0	\$0
2	27		GMO	3	\$46,115.52	\$5,000	\$15,000	\$0	\$0	\$0
3	28		GMO	2	\$49,360.81	\$5,000	\$15,000	\$0	\$0	\$0
4	29		IR	4	\$52,104.01	\$5,000	\$0	\$0	\$0	\$0
5	30		IR	4	\$55,128.01	\$5,000	\$0	\$0	\$0	\$0
6	31	O-4	IR	4	\$55,128.01	\$12,000	\$0	\$0	\$0	\$0
7	32		IR	4	\$63,312.76	\$12,000	\$0	\$0	\$0	\$0
8	33		SU	3	\$63,312.76	\$11,500	\$15,000	\$0	\$31,000	\$0
9	34		SU	2	\$65,565.16	\$11,500	\$15,000	\$0	\$31,000	\$8,000
10	35		SU	1	\$65,565.16	\$11,000	\$15,000	\$3,500	\$31,000	\$8,000
11	36		SU	0	\$69,295.30	\$11,000	\$15,000	\$3,500	\$31,000	\$8,000
12	37	O-5	SU	x	\$69,295.30	\$10,000	\$15,000	\$4,000	\$31,000	\$8,000
13	38		SU		\$77,636.70	\$10,000	\$15,000	\$4,000	\$31,000	\$7,000
14	39		SU		\$77,636.70	\$9,000	\$15,000	\$5,000	\$31,000	\$7,000
15	40		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$31,000	\$7,000
16	41		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$31,000	\$6,000
17	42		SU	x	\$86,077.62	\$9,000	\$15,000	\$5,000	\$31,000	\$6,000
18	43	O-6	SU		\$86,077.62	\$8,000	\$15,000	\$6,000	\$31,000	\$0
19	44		SU		\$97,489.60	\$8,000	\$15,000	\$6,000	\$31,000	\$0
20	45		SU	x	\$97,489.60	\$8,000	\$15,000	\$6,000	\$31,000	\$0

* Promotion to O-4 occurs at end of YOS 6; to O-5 at end of YOS 12; to O-6 at end of YOS 18

** Use this key to indicate the type of service for each year

GME-1 Internship
 GMO General Medical Officer
 IR In-Service Residency Training
 FT In-Service Fellowship Training
 SU Staff Utilization Tour - Practicing as specialist
 FP Practicing as fellow

*** Active Duty Service Commitment at the end of the current year of service; x = possible separation point

**** MSP amounts reflect combinations of contract lengths that would result in a contract expiration at end of 20 YOS;

Zero amounts occur for N years prior to retirement if physician signed MSP contract while having an N year ADSC for training

Table A-7

Radiology (Therapeutic)

Current End YOS	Age	Grade*	Type of Military Service**	ADSC***	RMC	VSP	ASP	BCP	ISP	MSP****
1	26	O-3	GME-1	4	\$46,115.52	\$1,200	\$0	\$0	\$0	\$0
2	27		GMO	3	\$46,115.52	\$5,000	\$15,000	\$0	\$0	\$0
3	28		GMO	2	\$49,360.81	\$5,000	\$15,000	\$0	\$0	\$0
4	29		IR	4	\$52,104.01	\$5,000	\$0	\$0	\$0	\$0
5	30		IR	4	\$55,128.01	\$5,000	\$0	\$0	\$0	\$0
6	31	O-4	IR	4	\$55,128.01	\$12,000	\$0	\$0	\$0	\$0
7	32		IR	4	\$63,312.76	\$12,000	\$0	\$0	\$0	\$0
8	33		SU	3	\$63,312.76	\$11,500	\$15,000	\$0	\$31,000	\$0
9	34		SU	2	\$65,565.16	\$11,500	\$15,000	\$0	\$31,000	\$8,000
10	35		SU	1	\$65,565.16	\$11,000	\$15,000	\$3,500	\$31,000	\$8,000
11	36		SU	0	\$69,295.30	\$11,000	\$15,000	\$3,500	\$31,000	\$8,000
12	37	O-5	SU	x	\$69,295.30	\$10,000	\$15,000	\$4,000	\$31,000	\$8,000
13	38		SU		\$77,636.70	\$10,000	\$15,000	\$4,000	\$31,000	\$7,000
14	39		SU		\$77,636.70	\$9,000	\$15,000	\$5,000	\$31,000	\$7,000
15	40		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$31,000	\$7,000
16	41		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$31,000	\$6,000
17	42		SU	x	\$86,077.62	\$9,000	\$15,000	\$5,000	\$31,000	\$6,000
18	43	O-6	SU		\$86,077.62	\$8,000	\$15,000	\$6,000	\$31,000	\$0
19	44		SU		\$97,489.60	\$8,000	\$15,000	\$6,000	\$31,000	\$0
20	45		SU	x	\$97,489.60	\$8,000	\$15,000	\$6,000	\$31,000	\$0

* Promotion to O-4 occurs at end of YOS 6; to O-5 at end of YOS 12; to O-6 at end of YOS 18

** Use this key to indicate the type of service for each year

GME-1 Internship
 GMO General Medical Officer
 IR In-Service Residency Training
 FT In-Service Fellowship Training
 SU Staff Utilization Tour - Practicing as specialist
 FP Practicing as fellow

*** Active Duty Service Commitment at the end of the current year of service; x = possible separation point

**** MSP amounts reflect combinations of contract lengths that would result in a contract expiration at end of 20 YOS;

Zero amounts occur for N years prior to retirement if physician signed MSP contract while having an N year ADSC for training

Table A-7

Urology

Current End YOS	Age	Grade*	Type of Military Service**	ADSC***	RMC	VSP	ASP	BCP	ISP	MSP****
1	26	O-3	GME-1	4	\$46,115.52	\$1,200	\$0	\$0	\$0	\$0
2	27		GMO	3	\$46,115.52	\$5,000	\$15,000	\$0	\$0	\$0
3	28		GMO	2	\$49,360.81	\$5,000	\$15,000	\$0	\$0	\$0
4	29		IR	5	\$52,104.01	\$5,000	\$0	\$0	\$0	\$0
5	30		IR	5	\$55,128.01	\$5,000	\$0	\$0	\$0	\$0
6	31	O-4	IR	5	\$55,128.01	\$12,000	\$0	\$0	\$0	\$0
7	32		IR	5	\$63,312.76	\$12,000	\$0	\$0	\$0	\$0
8	33		IR	5	\$63,312.76	\$11,500	\$0	\$0	\$0	\$0
9	34		SU	4	\$65,565.16	\$11,500	\$15,000	\$0	\$28,000	\$8,000
10	35		SU	3	\$65,565.16	\$11,000	\$15,000	\$0	\$28,000	\$8,000
11	36		SU	2	\$69,295.30	\$11,000	\$15,000	\$3,500	\$28,000	\$8,000
12	37	O-5	SU	1	\$69,295.30	\$10,000	\$15,000	\$4,000	\$28,000	\$8,000
13	38		SU	0	\$77,636.70	\$10,000	\$15,000	\$4,000	\$28,000	\$7,000
14	39		SU		\$77,636.70	\$9,000	\$15,000	\$5,000	\$28,000	\$7,000
15	40		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$28,000	\$7,000
16	41		SU		\$81,944.86	\$9,000	\$15,000	\$5,000	\$28,000	\$0
17	42		SU	x	\$86,077.62	\$9,000	\$15,000	\$5,000	\$28,000	\$0
18	43	O-6	SU		\$86,077.62	\$8,000	\$15,000	\$6,000	\$28,000	\$0
19	44		SU		\$97,489.60	\$8,000	\$15,000	\$6,000	\$28,000	\$0
20	45		SU	x	\$97,489.60	\$8,000	\$15,000	\$6,000	\$28,000	\$0

* Promotion to O-4 occurs at end of YOS 6; to O-5 at end of YOS 12; to O-6 at end of YOS 18

** Use this key to indicate the type of service for each year

GME-1 Internship
 GMO General Medical Officer
 IR In-Service Residency Training
 FT In-Service Fellowship Training
 SU Staff Utilization Tour - Practicing as specialist
 FP Practicing as fellow

*** Active Duty Service Commitment at the end of the current year of service; x = possible separation point

**** MSP amounts reflect combinations of contract lengths that would result in a contract expiration at end of 20 YOS;

Zero amounts occur for N years prior to retirement if physician signed MSP contract while having an N year ADSC for training

Table A-8

Separation after 7 Years of Service: Total Annual Special and Incentive Pays from Years 8 through 20

Current YOS	Anesth*	Card (I)	Derm*	Em Med*	Fam Prac	Gastro	Gen Surg*	Hem/Onc	Int Med	Neurol*	Neur Surg*	OB/GYN*
8	\$0	\$50,000	\$0	\$0	\$56,000	\$50,000	\$0	\$50,000	\$50,000	\$0	\$0	\$0
9	\$0	\$50,000	\$0	\$0	\$56,000	\$50,000	\$0	\$50,000	\$50,000	\$0	\$0	\$0
10	\$0	\$50,500	\$0	\$0	\$56,500	\$50,500	\$0	\$50,500	\$50,500	\$0	\$0	\$0
11	\$0	\$73,500	\$0	\$0	\$56,500	\$60,500	\$0	\$51,500	\$50,500	\$0	\$0	\$0
12	\$0	\$73,000	\$0	\$0	\$56,000	\$60,000	\$0	\$51,000	\$50,000	\$0	\$0	\$0
13	\$0	\$73,000	\$0	\$0	\$56,000	\$60,000	\$0	\$51,000	\$50,000	\$0	\$0	\$0
14	\$0	\$73,000	\$0	\$0	\$56,000	\$60,000	\$0	\$51,000	\$50,000	\$0	\$0	\$0
15	\$0	\$73,000	\$0	\$0	\$56,000	\$60,000	\$0	\$51,000	\$50,000	\$0	\$0	\$0
16	\$0	\$71,000	\$0	\$0	\$51,000	\$58,000	\$0	\$49,000	\$49,000	\$0	\$0	\$0
17	\$0	\$71,000	\$0	\$0	\$51,000	\$58,000	\$0	\$49,000	\$49,000	\$0	\$0	\$0
18	\$0	\$65,000	\$0	\$0	\$42,000	\$52,000	\$0	\$43,000	\$49,000	\$0	\$0	\$0
19	\$0	\$65,000	\$0	\$0	\$42,000	\$52,000	\$0	\$43,000	\$48,000	\$0	\$0	\$0
20	\$0	\$65,000	\$0	\$0	\$42,000	\$52,000	\$0	\$43,000	\$48,000	\$0	\$0	\$0

Current YOS	Occ Med	Optical*	Orth Surg*	Otolaryn*	Path*	Peds	Phys Med*	Plastic S*	Psych*	Rad (D)*	Rad (T)*	Urology*
8	\$50,000	\$0	\$0	\$0	\$0	\$48,000	\$0	\$0	\$0	\$0	\$0	\$0
9	\$50,000	\$0	\$0	\$0	\$0	\$48,000	\$0	\$0	\$0	\$0	\$0	\$0
10	\$50,500	\$0	\$0	\$0	\$0	\$48,500	\$0	\$0	\$0	\$0	\$0	\$0
11	\$50,500	\$0	\$0	\$0	\$0	\$48,500	\$0	\$0	\$0	\$0	\$0	\$0
12	\$50,000	\$0	\$0	\$0	\$0	\$48,000	\$0	\$0	\$0	\$0	\$0	\$0
13	\$50,000	\$0	\$0	\$0	\$0	\$48,000	\$0	\$0	\$0	\$0	\$0	\$0
14	\$50,000	\$0	\$0	\$0	\$0	\$48,000	\$0	\$0	\$0	\$0	\$0	\$0
15	\$50,000	\$0	\$0	\$0	\$0	\$48,000	\$0	\$0	\$0	\$0	\$0	\$0
16	\$49,000	\$0	\$0	\$0	\$0	\$47,000	\$0	\$0	\$0	\$0	\$0	\$0
17	\$49,000	\$0	\$0	\$0	\$0	\$47,000	\$0	\$0	\$0	\$0	\$0	\$0
18	\$49,000	\$0	\$0	\$0	\$0	\$47,000	\$0	\$0	\$0	\$0	\$0	\$0
19	\$48,000	\$0	\$0	\$0	\$0	\$46,000	\$0	\$0	\$0	\$0	\$0	\$0
20	\$48,000	\$0	\$0	\$0	\$0	\$46,000	\$0	\$0	\$0	\$0	\$0	\$0

* Not able to separate after 7 years of service due to active duty service commitments

Table A-8

Separation after 12 Years of Service: Total Annual Special and Incentive Pays from Years 13 through 20

Current YOS	Anesth	Card (I)*	Derm	Em Med	Fam Prac	Gastro*	Gen Surg	Hem/Onc*	Int Med	Neurol	Neru Surg*	OB/GYN
13	\$66,000	\$0	\$51,000	\$59,000	\$56,000	\$0	\$65,000	\$0	\$50,000	\$50,000	\$0	\$68,000
14	\$66,000	\$0	\$51,000	\$59,000	\$56,000	\$0	\$65,000	\$0	\$50,000	\$50,000	\$0	\$68,000
15	\$66,000	\$0	\$51,000	\$59,000	\$56,000	\$0	\$65,000	\$0	\$50,000	\$50,000	\$0	\$68,000
16	\$66,000	\$0	\$51,000	\$59,000	\$52,000	\$0	\$64,000	\$0	\$48,000	\$50,000	\$0	\$68,000
17	\$65,000	\$0	\$50,000	\$58,000	\$52,000	\$0	\$64,000	\$0	\$48,000	\$49,000	\$0	\$67,000
18	\$65,000	\$0	\$50,000	\$58,000	\$52,000	\$0	\$55,000	\$0	\$42,000	\$49,000	\$0	\$67,000
19	\$65,000	\$0	\$50,000	\$58,000	\$51,000	\$0	\$55,000	\$0	\$42,000	\$49,000	\$0	\$67,000
20	\$58,000	\$0	\$43,000	\$51,000	\$51,000	\$0	\$55,000	\$0	\$42,000	\$42,000	\$0	\$60,000
Current YOS	Occ Med	Opthal	Orth Surg	Otolaryn*	Path	Peds	Phys Med	Plastic S*	Psych	Rad (D)	Rad (T)	Urology*
13	\$50,000	\$57,000	\$75,000	\$0	\$52,000	\$48,000	\$50,000	\$0	\$57,000	\$67,000	\$67,000	\$0
14	\$50,000	\$57,000	\$75,000	\$0	\$52,000	\$48,000	\$50,000	\$0	\$57,000	\$67,000	\$67,000	\$0
15	\$50,000	\$57,000	\$75,000	\$0	\$52,000	\$48,000	\$50,000	\$0	\$57,000	\$67,000	\$67,000	\$0
16	\$48,000	\$57,000	\$74,000	\$0	\$51,000	\$47,000	\$50,000	\$0	\$57,000	\$66,000	\$66,000	\$0
17	\$48,000	\$57,000	\$74,000	\$0	\$51,000	\$47,000	\$49,000	\$0	\$53,000	\$66,000	\$66,000	\$0
18	\$40,000	\$57,000	\$65,000	\$0	\$45,000	\$47,000	\$49,000	\$0	\$53,000	\$60,000	\$60,000	\$0
19	\$40,000	\$57,000	\$65,000	\$0	\$45,000	\$46,000	\$49,000	\$0	\$53,000	\$60,000	\$60,000	\$0
20	\$40,000	\$57,000	\$65,000	\$0	\$45,000	\$46,000	\$40,000	\$0	\$43,000	\$60,000	\$60,000	\$0

* Not able to separate after 12 years of service due to active duty service commitments

Table A-8

Separation after 17 Years of Service: Total Annual Special and Incentive Pays from Years 18 through 20

Current YOS	Anesth	Card (I)	Derm	Em Med	Fam Prac	Gastro	Gen Surg	Hem/Onc	Int Med	Neurology	Neuro Surg	OB/GYN
18	\$65,000	\$65,000	\$50,000	\$58,000	\$52,000	\$52,000	\$55,000	\$43,000	\$49,000	\$49,000	\$65,000	\$67,000
19	\$65,000	\$65,000	\$50,000	\$58,000	\$51,000	\$52,000	\$55,000	\$43,000	\$48,000	\$49,000	\$65,000	\$67,000
20	\$58,000	\$65,000	\$43,000	\$51,000	\$51,000	\$52,000	\$55,000	\$43,000	\$48,000	\$42,000	\$65,000	\$60,000
Current YOS	Occ Med	Opthal	Ortho Surg	Otolaryn	Path	Peds	Phys Med	Plastic S	Psych	Rad (D)	Rad (T)	Urology
18	\$49,000	\$57,000	\$65,000	\$59,000	\$45,000	\$47,000	\$49,000	\$65,000	\$53,000	\$60,000	\$60,000	\$57,000
19	\$48,000	\$57,000	\$65,000	\$59,000	\$45,000	\$46,000	\$49,000	\$65,000	\$53,000	\$60,000	\$60,000	\$57,000
20	\$48,000	\$57,000	\$65,000	\$59,000	\$45,000	\$46,000	\$40,000	\$65,000	\$43,000	\$60,000	\$60,000	\$57,000

Appendix B: Private Sector Survey Participants

Group Practices (26)

Camino Medical Group (Sunnyvale, CA)
Children's Associated Medical Group, Inc. (San Diego, CA)
The Children's Heart Center (Atlanta, GA)
Children's Physicians/Children's Hospital (Omaha, NE)
Clinical Care Associates of the University of Pennsylvania Health System
(Radnor, PA)
Cook Children's Physician's Network (Fort Worth, TX)
Emory Clinic (Atlanta, GA)
Fairfield Medical Group, Inc. (Fairfield, CA)
Harvard Vanguard Medical Associates (Brookline, MA)
Hitchcock Clinic (Lebanon, NH)
Kelsey-Seybold Clinic, P.A. (Houston, TX)
Lovelace Health Systems, Inc. (Albuquerque, NM)
Mayo Clinic (Rochester, MN)
MedPro (Phoenix, AZ)
Mercy Health Centers (San Diego, CA)
MeritCare Medical Group (Fargo, ND)
Munson Healthcare, Inc. (Traverse City, MI)
Northwestern Medical Faculty Foundation, Inc. (Chicago, IL)
Providence Medical Group (Seattle, WA)
Sharp HealthCare (San Diego, CA)
Southwest Medical Associates (Las Vegas, NV)
SSM Health Care (St. Louis, MO)
University of Minnesota Physicians (Minneapolis, MN)
Valley Children's Hospital Specialty Medical Group (Fresno, CA)
Virginia Mason Medical Center (Seattle, WA)
York Health System Medical Group (York, PA)

HMOs (14)

Blue Cross Blue Shield of Michigan (Detroit, MI)
Carolina Permanente Medical Group, P.A. (Raleigh, NC)
CIGNA Corporation (Bloomfield, CT)
Colorado Permanente Medical Group, P.C. (Denver, CO)
Family Health Plan Cooperative (Milwaukee, WI)
Group Health Cooperative (Madison, WI)
Group Health Permanente (Seattle, WA)
Horizon Blue Cross Blue Shield of New Jersey (Newark, NJ)
M.I.T. Medical Department (Cambridge, MA)
Northeast Permanente Medical Group, P.C. (Farmington, CT)

Northwest Permanente Medical Group, Inc. (Portland, OR)
Ohio Permanente Medical Group, Inc. (Cleveland, OH)
The Permanente Medical Group, Inc. (Oakland, CA)
Southern California Permanente Medical Group (Pasadena, CA)

Hospital-Based Facilities (51)

Advocate Health Care (Oak Brook, IL)
All Children's Hospital (St. Petersburg, FL)
Alta Bates Medical Center (Berkeley, CA)
Atlantic Health System (Florham Park, NJ)
Aurora Health Care, Inc. (Milwaukee, WI)
Baylor College of Medicine (Dallas, TX)
Brockton Hospital (Brockton, MA)
Children's Health Care Associates (Philadelphia, PA)
Children's Health System (Milwaukee, WI)
The Children's Hospital (Denver, CO)
Children's Hospital (New Orleans, LA)
Children's Hospital Medical Center of Akron (Akron, OH)
Children's Hospital of Alabama (Birmingham, AL)
The Children's Medical Center (Dayton, OH)
Children's Mercy Hospital (Kansas City, MO)
Children's Specialty Group, PLLC (Norfolk, VA)
Connecticut Children's Medical Center (Hartford, CT)
Detroit Medical Center (Detroit, MI)
DuBois Regional Medical Center (DuBois, PA)
Egleston Children's Health Care System (Atlanta, GA)
Fairview Hospital - Cleveland Clinic Health System (Cleveland, OH)
Fairview Hospital and Healthcare Services (Minneapolis, MN)
Greenville Hospital System (Greenville, SC)
Intermountain Health Care, Inc. (Salt Lake City, UT)
Latrobe Area Hospital (Latrobe, PA)
Legacy Health System (Portland, OR)
Lehigh Valley Hospital (Allentown, PA)
Long Beach Memorial Medical Center (Long Beach, CA)
Madigan Army Medical Center (Tacoma, WA)
Mary Imogene Bassett Hospital (Cooperstown, NY)
MedStar Baltimore Division, dba Helix Health System (Lutherville, MD)
Memorial Hospital (Colorado Springs, CO)
Memorial Sloan-Kettering Cancer Center (New York, NY)
Mercy Health Services (Farmington Hills, MI)
Methodist Medical Center of Illinois (Peoria, IL)
Miami Children's Hospital (Miami, FL)
Mt. Clemens General Hospital (Mount Clemens, MI)
North Memorial Medical Center (Robbinsdale, MN)
Parkland Health and Hospital System (Dallas, TX)
Phoenix Children's Hospital (Phoenix, AZ)

Pinnacle Health System (Harrisburg, PA)
Presbyterian Healthcare Services (Albuquerque, NM)
Providence Health System - Oregon Region (Portland, OR)
Sarah Bush Lincoln Health Center (Mattoon, IL)
Southern New Hampshire Regional Medical Center (Nashua, NH)
Southwestern Vermont Medical Center (Bennington, VT)
St. Joseph's Regional Medical Center, Inc. (South Bend, IN)
State of Minnesota Department of Human Services (St. Paul, MN)
University of Texas Medical Branch at Galveston (Galveston, TX)
Valley Medical Center (Renton, WA)
York Hospital (York, PA)

Appendix C: Benefit Value Comparison (BVC) Methodology

The salary-equivalent values allocated with each employee benefit are derived through the use of a "standard cost" model. The purpose of this approach is to eliminate the effect of differences in employee population, financing methods and other factors that can result in identical benefit programs in two different organizations having different costs. Under this approach, standard assumptions were derived for all factors other than benefit provisions (e.g. employee population, financing method, etc.) and applied uniformly to all organizations. The "standard assumptions" are based on the national average private sector exempt employee population and the most common funding methods.

The methods used to value each type of benefit are those generally used by companies to fund each benefit. Therefore, group insurance rates were developed through the use of group rate manuals of major underwriters for those benefits that are generally insured. The defined benefit retirement value factors were developed reflecting major companies' employee populations and experience using reasonable actuarial assumptions as to interest, salary increases and other factors that affect retirement payments.

The results are salary-equivalent benefit values that represent the approximate cost of providing each benefit program to an average salaried employee population in a large private sector organization. Because these values are based on a standard private sector work force and funding assumptions, they will be referred to as standard BVCs.

Standard BVC values are then reduced by the amount of any employee cost sharing in order to reflect that portion of the plan that is paid for by the employer. Accordingly, these values are called employer-provided or EP values. For plans that require an employee contribution, these salary-equivalent EP values represent only the portion of the total value that is employer paid. Defined contribution retirement plans (401(k) plans) provide a good example. The benefit value for the private sector 401(k) plan is based only on the employer matching contribution. The model assumes that participants will contribute enough of their own salary to receive the maximum employer match. In this study, the most prevalent private sector practice resulted in a maximum 2.5 percent employer matching contribution.

In addition to the employer-provided standard BVCs, the Navy and private sector benefits were also valued as if they had been applied to the Navy workforce. These are referred to as military employer-provided BVCs and are the benefit values used in this study. If there existed a known DoD cost analogous to a BVC, such as the normal cost of the military retirement system, that cost was used as the BVC and the private sector BVC was recalibrated on that basis. While this process produces a different set of values for each comparator's benefits package, the relative values of the different benefits remain unchanged. The values are simply rescaled. However, the sum of the values of all benefits does change as more value is based on the unit cost of some programs and less on the unit cost of others. The advantage of this approach is that it uses known military

benefit cost factors, employs the demographics of the military work force, and is, therefore, a more appropriate baseline for this analysis.

The BVCs shown in the study are the average values (costs) for benefits for the Navy and private sector physician work forces, assuming a workforce with military demographic characteristics. As averages, the values do not represent the values for any specific individual. While it is not possible to present the values for specific individuals it is important to understand how the values might vary depending on an individual's circumstances.

Some benefits, such as annual leave in the Navy, have approximately the same economic value for all members. Most of the benefits, however, can vary widely depending on the circumstances of the employee. For instance, health insurance has little economic value for a young, healthy single employee or servicemember but the economic values are much higher than the average BVC for a married employee with a spouse or child with a severe medical problem.

The variation in economic value is most diverse for the retirement system. A young uniformed service physician who does not plan to stay beyond the first obligated period of service will receive no economic value from the retirement system. However, a uniformed service physician with 17 years service will receive a benefit that is worth much more than the average BVC simply by staying to 20 years.

The range is even wider when it comes to the employee's perceived value of benefits. Even an employee who might eventually stay to retirement will place little value on the retirement benefit early in the career. On the other hand, the employee with a dependent who is at risk for severe medical problems may place a much higher value on health care than a strict economic analysis would predict.

In considering the BVCs it is important to recognize what the value is and to understand what it is not. The BVC is an average cost of benefits for all employees. It is not the economic value for any individual member, and it is even less the perceived value of any individual member. The BVCs provide a quantitative measure of the relative cost of the overall benefits package. The use of the analysis should be tempered with consideration of the economic and perceived values for the individuals being considered.